

Union Savings Building and Loan Association

An Investment and
Savings Institution

Authorized Capital, \$25,000,000.00

*Under Supervision of the
State Banking Department*

A GUARANTEED PLAN

Home Office:
Second and Center Streets
LITTLE ROCK, ARK.

F. L. PURCELL, *President*
A. J. SCULL, *Vice-President and Manager*

7% Compounded
Monthly : : :



What Is Your Objective?

Our Object

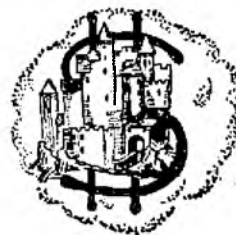
The object of this Association is to encourage SAVINGS and HOME BUILDING by bringing together those people who have money to invest and those who want to borrow, and to aid in the development and progress of Arkansas.

And to furnish a safe and profitable plan for people who wish to save to advantage by investing money in small sums in a manner which assists and encourages savings; which permits savings to be converted into cash if necessary, and which rewards in increased profits those who persist in saving throughout a term of years. For the best results in saving a plan is essential—some systematic regular saving of a part of one's earnings.

Also to enable those who wish to acquire a home to do so on easy monthly payments amounting to but little if any more than the rent would be on the same kind of home.

A Guaranteed Plan

The Union Savings Building and Loan Association differs from the old plan of Building and Loan in that all the contracts with the purchaser of Investment Stock and the borrowing member are definite as to date of maturity. The schedules of maturity with most of the Associations are *estimated*, while with the Union Savings plan they are *guaranteed*. One knows in advance just how many payments are to be made and how much is to be paid in, and all of the Permanent Stock in addition to the other assets of the Association is behind that guarantee for the protection of the investors.



Your Dreams

See yourself as you would like to be in the years to come—you and your family comfortably fixed in your own home—and financial worries a thing of the past, and then ask yourself what you are doing to make your dream come true. You must save to make it a reality.

Loans

There are times in the lives of many people when it is desirable and maybe necessary to secure a loan in order to raise cash for some important purpose, and one of the many advantages of owning stock in the Union Savings is the value it will be to you in securing a loan.

Stock Loans

Members of the Association may borrow on their stock by pledging the stock as security, and the loan may be repaid in full or in part at any time, stopping the interest on that part which is paid. Our stock is accepted by banks as first-class security.

Real Estate Loans

We also make loans to build new homes: to pay off old straight loans, or to improve your home. The following table shows the cost of carrying a \$1,000.00 loan to maturity through our different classes of Installment Loan Stock:

Class	Monthly Payments	No. of Payments	Total Amount Paid In	Amount Borrowed	Cost of Loan
A	\$13.33	130	\$1,732.90	\$1,000.00	\$732.90
B	18.33	78	1,492.74	1,000.00	492.74
C	28.33	44	1,246.00	1,000.00	246.52



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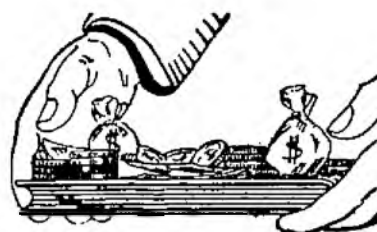
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Make Savings A Habit

"If you want to know whether you are to be a success or not, you can easily find out. The test is simple and infallible. Are you able to save money? If not, drop out. You will lose, you may think not, but you will lose as surely as fate, for the seed of success is not in you."—J. J. Hill.

The secret of success is thrift. Begin today to make your dollars work for you. Our plan is simple and convenient for people who wish to save.

Installment Investment Stock

The following table shows how you may save \$1,000.00 in a given length of time through our Installment Investment Stock on monthly payments:

Class	Monthly Payment	No. of Payments	Total Paid In	Guaranteed Cash Val.	Profit
A	\$ 5.00	130	\$650.00	\$1,000.00	\$350.00
B	10.00	78	780.00	1,000.00	220.00
C	20.00	44	880.00	1,000.00	120.00

Prepaid Investment Stock

We also issue a *single payment* certificate known as Prepaid Stock. It is sold at \$650.00 for each Certificate of \$1,000.00, and is credited with full earnings and guaranteed to mature for face value in 74 months. This stock is issued in any amounts in multiples of \$100.00.

Full Paid Stock

This stock is issued at our discretion, and is sold in multiples of \$100.00 to \$5,000.00 for full face value, and the holders receive cash dividends at the rate of 7% per annum, payable semi-annually. These Certificates may be cashed at any time for full value by the holder giving the Association thirty days' notice.



Brain vs. Brawn

The Power Of Compound Interest

The following outline will show you how you can be independent in your old days. Study the table and see what saving a few dollars each month now will mean to you in a few years. You can save as little as five dollars per month or as much more as you desire:

A Monthly Payment of	Will Return You in Cash in 130 Months	You Have Paid in and Saved	You Have Earned a Profit of	An Average Monthly Earning of
\$ 5.00	\$ 1,000.00	\$ 650.00	\$ 350.00	\$ 2.70
10.00	2,000.00	1,300.00	700.00	5.40
20.00	4,000.00	2,600.00	1,400.00	10.80
25.00	5,000.00	3,250.00	1,750.00	13.50
30.00	6,000.00	3,900.00	2,100.00	16.20
50.00	10,000.00	6,500.00	3,500.00	27.00
100.00	20,000.00	13,000.00	7,000.00	54.00

Safeguards Protecting Your Investment

Your money is loaned only on first lien mortgages on improved real estate in good permanent towns of Arkansas with a conservative value of twice the amount of the loan. Competent inspectors pass on the property and the loan board must approve the security before the loan is granted. All property must be insured against fire and wind-storm for as much as the amount of the loan. We do not buy or sell real estate or engage in any speculative ventures.

All offices handling money are bonded to insure the careful and accurate handling of funds. Books are audited semi-annually by Certified Public Accountants. The Association is under the direct control and supervision of the State Banking Department.

INCORPORATORS AND PERMANENT STOCKHOLDERS

FRED L. PURCELL

President Union Savings Building and Loan Association
and Vice-President Merchants & Planters Bank,
Warren, Arkansas.

A. J. SCULL

Vice-President and Manager Union Savings Building
and Loan Association, Little Rock, Arkansas.

R. H. REBSAMEN

Member Firm Rebsamen, Brown & Co., Certified
Public Accountants, Little Rock, Arkansas.

GEORGE VAUGHN

Doctor of Laws; President National Tax
Association, Little Rock, Arkansas.

JAMES E. PARR

Executive Vice-President Bank of Jonesboro,
Jonesboro, Arkansas.

G. R. BROWN

Member Firm Rebsamen, Brown & Co., Certified
Public Accountants, Little Rock, Arkansas.

A. BRIZZOLARA, JR.

Cashier Union Trust Company,
Little Rock, Arkansas.

BROOKS HAYS

Sales Director and Counselor, Pyramid Life Insurance
Company, Little Rock, Arkansas.

SID B. REDDING

Clerk of United States District Court, East Arkansas
District, Little Rock, Arkansas.

MURRAY MCLEOD

Manager Southern Lumber and Supply Company,
Warren, Arkansas.

CLAUDE L. DURRETT

General Agent Pacific Mutual Life Insurance
Company, Little Rock, Arkansas.

RONALD GARDNER

Manager Insurance Department Arkansas Valley
Trust Company, and Vice-President Arkansas
Fire Insurance Association,
Fort Smith, Arkansas.

BURTON E. VAUGHN

Advertising Counselor, Little Rock, Arkansas.

HERMAN SCHOTT

Capitalist and Cotton Broker, Batesville, Arkansas.

J. E. VICTOR

Manager Bradley Stores Company, Warren, Arkansas.

JOHN C. WOLFE

Real Estate and Investments, Hot Springs, Arkansas.

UNION TRUST COMPANY, DEPOSITORY
Little Rock, Arkansas

UNION SAVINGS BUILDING & LOAN ASSOCIATION

Second and Center Streets Little Rock, Ark.

A. J. SCULL, *Vice-President and Manager*

Telephone 5893