

# ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal Credit Union

FALL 2023

## 75 Years of Celebration

### INTERNATIONAL CREDIT UNION DAY 2023

On October 19, 2023, ARC Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members work toward achieving their financial goals. For example, ARC has improved our offering of youth accounts this year and currently has over 1,200 accounts for members under age 18. We are excited to continue growing these accounts as our new program features access to financial education and resources that encourage healthy money habits from a young age. We also offer resources for young adults (age 18 - 24). All too often we see them left to their own devices when it comes to money management, with little to no guidance on how to build healthy money habits and we want to help fill that need.

“ARC is proud of the work we have done to promote financial education for our members and our community, especially since the pandemic. Some people have seen their finances change drastically in a very short period of time and we want them to know we’re a resource to help them adjust to that,”

said ARC’s Marketing Manager, Liesl Kapfhammer. Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. ARC is honored to be a part of this proud tradition.

ARC invites members to visit both our 7th Ave and Juniata branches on October 19th to receive a free member giveaway in celebration of this day. We will share member stories and event highlights on social media

using #ICUDay. If you would like to share your story of a time that ARC Federal Credit Union was able to assist you or your family in reaching your financial goals, please call or text 814-946-0857. You can also email us at [memberhelp@arcfcu.org](mailto:memberhelp@arcfcu.org) with the subject line “Member Stories”.

International Credit Union Day is brought to you by Credit Union National Association (CUNA) and World Council of Credit Unions. Learn more at [www.arcfcu.org/Announcements/Celebrating-Credit-Unions](http://www.arcfcu.org/Announcements/Celebrating-Credit-Unions)



# Free College Planning 101 Seminar

## HOW TO PLAN, PREPARE, AND PAY FOR COLLEGE

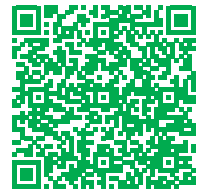
Join us for an informative event designed to help high school students and their families navigate the exciting journey of college planning. Whether you're a freshman just starting to explore options or a senior finalizing your applications, this event is packed with valuable insights and expert advice. During this in-person event, you'll learn essential strategies for navigating the FAFSA application. Our experienced presenter Jillian will cover a wide range of topics including finding the right school, scholarship tips, keys to college applications, and exploring financial aid options. Don't miss this opportunity to gain valuable insights and get your college planning questions answered. Whether you're feeling overwhelmed or just looking for some extra guidance, our experts are here to help you make informed decisions about your future. Mark your calendars and join us for College Planning 101! Be sure to register so we can provide you with a handout and presentation materials at the event.

**Where:** Bishop Guilfoyle High School

**Date:** Thursday, October 12

**Time:** 6pm - 8pm (part of this time is dedicated to Q&A for attendees)

**RSVP:** by October 9 (scan/tap the green QR code or email [studentloans@arcfcu.org](mailto:studentloans@arcfcu.org))



## Winter Loan Skip-A-Pay

### SKIP YOUR ELIGIBLE LOAN PAYMENT IN DECEMBER OR JANUARY



As our gift to you this holiday season, members can postpone making your December or January payment on qualifying\* ARC loans. To take advantage of our Winter Skip-A-Pay, there is a \$35 per loan processing fee. Applications are available online at [www.arcfcu.org](http://www.arcfcu.org) or in either branch lobby. You can also scan the QR code to the left to quickly navigate to a printable PDF of the application on our website.

\*Some restrictions may apply.

## Coming Soon!

### NEW CASH BACK REWARDS CREDIT CARD

We've been hard at work, continuing to expand our products and services. ARC's mission of helping you meet your financial goals means providing the products you need and want all in one place, keeping your banking experience smooth, seamless, and simple. Whether you prefer a credit card with a low, competitive interest rate or you look for cash back rewards, ARC will soon have both options for you to choose from.

Our current credit card has one of the lowest rates in the area - very popular if you are looking to save money on monthly finance charges. However, we're very excited to soon add a cash back rewards cards for our members who love getting rewarded for what they buy! Look for more details to follow on this breaking product news update. You can also contact our loan department by calling or texting 814-946-0857 for more information.



## Holiday Closings

NOV 11 - Veteran's Day  
NOV 23 - Thanksgiving Day  
DEC 25 - Christmas Day  
JAN 1 - New Year's Day



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States government. Insured by NCUA.