

ARC *Connection*

APRIL 2009

VOLUME 6, ISSUE 4

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Check out ARC's
new website at
www.arcfcu.org



Juniaata Branch Hours:

Lobby	
M, T, Th, F	9-4
Wednesday	11-4
Saturday	Closed

Drive Through	
M, T, Th	9-5
Wednesday	11-5
Friday	9-6
Saturday	9-Noon

2009 Annual Meeting

The 2009 ARC Federal Credit Union Annual Meeting will be held on May 13th at Park Hills Country Club at 6:00pm. The meeting will allow attendees to hear information on last year's financial performance, re-elect board members and honor the 2009 ARC Scholarship winners.

All members of ARC are encouraged to attend. Ticket information is available in ARC's lobbies. All tickets must be purchased by Monday, April 27, 2009. No tickets will be sold at the door.

Meal and door prizes are included. Hope to see you there!

BG Scholarships

ARC Federal Credit Union is happy to offer **two \$500.00 scholarships** to students attending Bishop Guilfoyle Catholic High School during the 2009-10 academic year.



The awards will be based on scholarship, financial need, essay questions, and community activities.

Scholarship applications are available in both ARC lobbies. Please ask an MSR for an application or for more details.

All applications should be returned to ARC by Monday May 18th, 2009.

Youth Week - April 20-25

Come help us celebrate National Credit Union Youth Week, April 20-25. Our theme for 2009 is "The Magic of Savings." We have events planned throughout the week, including:

Daily Events

- Coloring Contests
- Savings Challenge
- Face Painting
- Balloons
- Jar of Pennies Guessing Game
- Book Donation- new or used donated books will be given to Family Services
- Giveaways and Contests
- Sidewalk Chalk Drawing

THE
MAGIC
OF
SAVING
AT THE CREDIT UNION

Friday Only Events

- Altoona Fire Department with a fire truck (1-3pm)
- Bunny rabbit from the Altoona Humane Society (3-6pm)
- Hot dogs, cookies, and punch



7th Ave Location

Phone: Main Number (814) 946-0857
Toll Free (877) 946-0857

- Option 2 Voice Response
- Option 3 Member Service
- Option 4 Loan Center

Fax: Loan Center (814) 946-4010
Member Service 946-0903

Juniata Location

Phone: Main Number (814) 296-2455

- Option 2 Member Service
- Option 3 Loan Center

Fax: (814) 296-2457

Email: memberhelp@arcfcu.org
Website: www.arcfcu.org
www.arcandme.com

Holiday/Events

April 10th

Open 8-12
Good Friday

April 20-25th

Youth Week

Fixed Rate
Home Equity Loans



Board Member Elections

The following individuals have been nominated for election to the ARC Federal Credit Union Board of Directors at the upcoming Annual Meeting scheduled for Wednesday, May 13, 2009, at the Park Hills Country Club. The meeting will begin at 6:00 P.M.

Donna M. McEldowney: Incumbent Director and current Secretary of the Board of Directors. Served as Secretary for past twelve years. Member of the Board of Directors for past thirteen years. Chairwoman of the Planning and Membership Committee. Graduate of Altoona School of Commerce. Owned and operated successful local business, Lucretia II Bridals by Donna, for twenty-five years. Currently owns and operates franchised office of We Sell Your Furniture located in Pleasant Valley.

Matthew J. McConville: Incumbent Director and former President of the Board of Directors. Member of the Board of Directors for the past nine years. Formerly served as Vice-Chairman of the Asset Liability Committee and Chairman of the Scholarship Committee. Graduate of Shippensburg University with a degree in Business Management. Graduate of Pittsburgh Institute of Mortuary Science. Operations Manager for Stevens Mortuary, Inc. for past thirteen years. Licensed Funeral Director and Licensed Insurance Agent for past twenty years.

Richard T. Haines: Incumbent Director and current Treasurer of the Board of Directors. Member of the Board of Directors for the past thirteen years. Chairman of the Asset Liability

Committee. Graduate of Indiana University of Pennsylvania in 1966. Graduate of Pennsylvania State University with Master of Regional Planning Degree in 1975. Planning Director for the Blair County Planning Commission for the past thirty-five years.

There are three (3) three-year term positions open on the Board of Directors. The election will not be conducted by ballot and there will be no nominations from the floor because there is only one nominee for each position to be filled.

Fee Schedule

Updated fees as of May 18th, 2009

Account Reconciliation per/hr.....	\$20.00
Account Research per/hr.....	\$20.00
Address Change Not Reported to Credit Union.....	\$1.00/mo
Cashier Checks.....	\$3.00
Draft Copy.....	\$2.00
Dormant Account After 2nd Year.....	\$5.00/mo
Garnishment Fee.....	\$75.00
Money Market After 3rd Withdrawal.....	\$5.00
Money Orders.....	\$2.00
Online Banking /Bill Pay Access.....	FREE
NSF per/item.....	\$30.00
Stop Pay of ACH if presented.....	\$30.00
Replace Lost/Stolen Card.....	\$15.00
Emergency Replacement Card.....	\$50.00
Replace Damaged ATM Card.....	\$5.00
Return Deposit Item per occurrence.....	\$10.00
Stop Payment Single or Series.....	\$30.00
Statement Printout.....	\$2.00
Subordination Agreements.....	\$250.00
Travel-ex Card.....	\$8.00
Reload Travel-ex Card.....	\$8.00
Wire Fee Domestic.....	\$25.00

ARC Federal Credit Union
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