

# ARC Connection

April 2008

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## Vehicle Promotion

We are currently offering an interest rate of **4.99% APR** on new and used vehicles. It is easy to qualify for this low rate:

1. The vehicle must be a 2006, 2007, or 2008.
2. Applicant must have at least a 700 credit score.
3. Maximum term of 5 years.
4. Current ARC vehicle loans are not eligible to refinance with promotional rate.

Speak with one of our loan officers at 814-946-0857 opt. 4 to refinance your vehicle with ARC.

## Go Green

The rising cost of gasoline has put a strain on everyone's budget, forcing many of us to trade in our "gas guzzlers" for a more efficient vehicle. We have decided to reward our members for making this move. So when you purchase a vehicle that receives at least 25 highway miles-per-gallon ([www.fueleconomy.gov](http://www.fueleconomy.gov)) we will reduce the APR by 0.50%. You'll not only be saving on gas but on your interest rate too!

To qualify:

1. The vehicle must be a 2006, 2007, or 2008.
2. Vehicle receives at least 25 HWY MPG according to [www.fueleconomy.gov](http://www.fueleconomy.gov).
3. Current ARC vehicle loans are not eligible to refinance with discounted rate.



Take advantage of these great vehicle loan specials now. Your next vehicle could have an interest rate at 4.49%! Simply call ARC at 814-946-0857 to get a pre-approval today.

GO GREEN

**REMINDER:**  
April 15th is the last day to file your taxes.



## 2008 Annual Meeting

The 2008 ARC Federal Credit Union Annual Meeting will be held on May 7th at Park Hills Country Club. The meeting will allow attendees to hear information on last year's financial performance, re-elect board members and honor the 2008 ARC Scholarship winners.

All members of ARC are encouraged to attend. Ticket information is available in ARC's lobby. All tickets must be purchased by Monday, April 28, 2008. No tickets will be sold at the door. Meal and door prizes are included. Hope to see you there.

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

Email: [memberhelp@arcfcu.org](mailto:memberhelp@arcfcu.org)

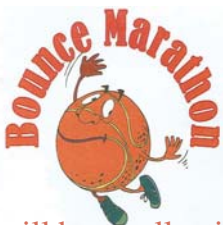
Website: [www.arcfcu.org](http://www.arcfcu.org)  
[www.arcandme.com](http://www.arcandme.com)

## Holidays

NONE

ARC Platinum Visa  
**4.99% APR\***

\*Special Rate APR is 5.00% less the base APR, through the last day of the billing cycle in March 2009. Thereafter the base APR will be applied to all balances. Base APR is determined by credit score. All decisions are subject to credit union approval.



ARC will be a collection site for the Easter Seals & Penn State Altoona Bounce Marathon on April 18th and 19th.

## 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 of the Membership scheduled for Wednesday, May 7, 2008, at the Park Hills Country Club. The meeting will begin at 6:00 P.M.

**Lisa M. Farabaugh:** Incumbent Director and current Vice President of the Board of Directors. Also serving on Scholarship and Executive Committees. Member of the Board of Directors for the past 3 years. Currently employed as Finance Director with Dean Patterson Motors. Formerly employed as the City of Altoona Deputy City Clerk and 10 years experience as office manager and paralegal for a local law firm. She has extensive experience in the lending process.

**James J. Foose:** Incumbent Director and current member of Budget, Executive and Strategic Planning Committees. Member of the Board of Directors for over the past 10 years having served as President for 3 years. Retired from Lumax Industries having held the position of Plant Manager for 17 years and as Director of Technical Services for 7 years. He served 10 years on the Board of Directors of the Pennsylvania Association for the Blind, having also served as President of the organization. James also served for 12 years on the United Way Board of Blair County, having also served as President.

There are two (2) 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.

## ARC Mortgages

ARC offers mortgage loans to our members to help them make their dream home a reality. We also offer mortgage programs designed for refinancing an existing mortgage to lower their interest rate, consolidate debt, pay for college tuition, or make home improvements.



ARC has remained in an excellent position to lend to our members without tightening our lending qualifications. We would be happy to meet with you to help you achieve your financial goals. Please contact our loan department at 814-946-0857 opt. 4, to receive more information about our mortgage programs.

## Office Olympix

Recently twelve ARC FCU staff members competed in the 2008 Easter Seals Office Olympix. ARC was able to raise \$1,300.00 for this charity thanks to contributions from the ARC membership and employees.

The ARC Olympians were Angela Servello, Renee Smith, Patrick Rhoa, Pauline Balestino, Jenn Ferry, Jessica Kephart, Olivia Miles, Sue Gray, Jesse Flanagan, Aliah Perretta, Dawn Drexler, and Stephen Dalecki.



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