

# ARC *Connection*

JANUARY 2009

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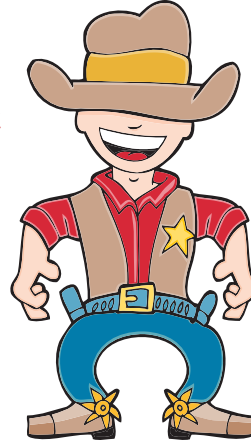
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## ARC Quick-Draw Account

ARC is excited to offer a great low rate on our Quick-Draw Account.

This signature line-of-credit allows you to have cash available to spend on whatever you need, whenever you need it.



- Rate as low as **5.00% APR\***
- 24/7 access to your funds
- up to a \$10,000.00 credit limit
- low monthly payments
- can be used as an overdraft account
- cash advances through telephone banking, on-line banking, or at either ARC locations.

This offer is for a limited time only, so stop in or call to apply today!

## 2008 IRA Contributions

You may still make traditional IRA contributions for the 2008 tax year until April 15, 2009 - the date your tax return is due. Contributions made between January 1, 2009 and April

15, 2009 may still be carried back and applied to the previous year.

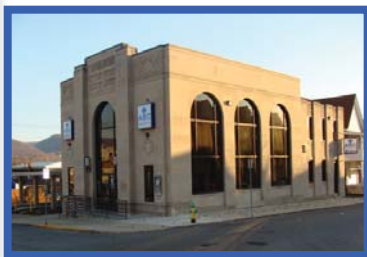
To make a carryback contribution please stop in to either location and talk with one of our member service representatives. All carryback contributions for 2008 will require your signature on a receipt and any deposit without a signed carryback receipt will be credited to the 2009 tax year.



## Transfer Your Card Balances

Want to transfer your credit card balances into one low monthly bill?

Look for the ARC Visa Balance Transfer Program to begin in February with a great low fixed rate.



## Juniata 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



\*This special promotion is subject to change at any time. \$10,000 maximum line of credit. Annual Percentage Rate (APR) is as low as 5.00%, determined by credit score and a margin added to Prime Rate. Interest rate is subject to change quarterly. Your rate will never be less than 5% or exceed 12%. Future advances may be subject to credit union approval. All loans subject to membership eligibility and credit union approval.

## Notice of 2009 Annual Election and Election Information

### 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](mailto:memberhelp@arcfcu.org)  
Website: [www.arcfcu.org](http://www.arcfcu.org)  
[www.arcandme.com](http://www.arcandme.com)

### Holiday Closings

#### January 1

CLOSED  
New Years Day

#### January 19th

CLOSED  
Martin Luther King Jr Day

The 2009 Annual Meeting will be held on Wednesday, May 13, 2009, at a place to be determined. The 2009 election of officials will be conducted by mail ballot. All elections shall be determined by plurality vote and shall be by mail ballot except where there is only one nominee for each position to be filled. When there is only one nominee for each position to be filled and thus there is no contest in the election, then the election will not be conducted by mail ballot.

There are three 3-year vacancies on the Board of Directors. Nominations of candidates are made by the Nominating Committee or by petition of the membership. There will be no nominations from the floor at the Annual Meeting. The following individuals were appointed to the Nominating Committee: James Ziegler, Linda James and Terry Tomassetti. The Nominating Committee has presented its nominations to the Secretary of the Credit Union and they include the following individuals:

**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.

Any other member of the Credit Union wishing to be nominated must file a Petition for Nomination with the Secretary of the Credit Union on or before March 23, 2009.

All nominees for election to the Board of Directors must be at least eighteen years of age and must be a member of the Credit Union. The nominee further must not have been convicted of a crime involving dishonesty or breach of trust unless the NCUA Board has waived the prohibition for the conviction. The member must also sign a certificate that he/she is agreeable to nomination and will serve if elected to office.

Petitions for Nomination are available in the lobby of the Credit Union during regular business hours commencing February 12, 2009. Each nominee by Petition must obtain the signatures of one (1%) percent of the membership. The period for submitting nominations by Petition begins on February 12, 2009, and closes on March 23, 2009. Petitions received after March 23, 2009, will not be accepted and the petitioner will not be eligible for nomination for election to the position of Director.

The Secretary of the Credit Union shall cause the nominations by Petition along with those of the Nominating Committee to be posted in a conspicuous place in the Credit Union at least thirty-five (35) days prior to the Annual Meeting.

ARC Federal Credit Union  
1919 7th Avenue  
Altoona PA 16602