

ARC Connection

May 2008

Volume 5, Issue 5



Quarterly Statements

Effective April 30th, ARC members will begin to receive quarterly account statements. Only those members who have open share draft (checking) accounts, or those with ACH activity in any other ARC account will continue to receive their regular monthly statements. Members with loans that do not meet the above criteria will receive a quarterly statement. Members will be able to access account information as usual via FlexTeller and Audio Response.

ARC SEG Membership

A free employee benefit may be available to your business. You can provide credit union services to your employees at no cost to your company. As an approved Special Employee Group (SEG) of ARC Federal Credit Union, you can offer your employees and their families access to a wide range of products and services that can help them get ahead financially.

Advantages to your employees:

- Free checking
- Attractive rates on savings
- Low-rate auto loans on new and used cars
- Personal loans and lines of credit
- A variety of mortgages and home equity loans
- Free Internet Home Banking and Bill Pay
- Employees may retain membership regardless of job changes, retirement or relocation
- Family members of employees may join

Advantages to your company:

- Free employee benefit
- Free electronic payroll available
- We supply the materials you need
- Helps you attract and retain employees

For more details contact:

Stephen Dalecki
ARC FCU Director of Marketing
814-946-0857 x121

Home Equity Fixed Rate Loan

Lock in your rate today!

ARC is currently offering a Home Equity Fixed Rate Loan with the APR

as low as
4.99%* with **No Fees****

Call us today 814-946-0857



* Home Equity Loan annual percentage rate (APR) of 4.99% available up to 80% combined loan-to-value, minimum loan amount of \$10,000, and max term of 5 years requires a monthly payment of \$18.87 per \$1,000 borrowed. Offer requires direct debit of monthly payment from an ARC account. Subject to credit approval. **No fees or closing costs will be charged; however, an appraisal may be required with a cost to the borrower of approximately \$275. Title insurance will be required, with the cost to the borrower, if loan amount exceeds \$250,000. Offer subject to change or withdrawal at any time.

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Happy Mother's Day



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

Website: www.arcfcu.org
www.arcandme.com

Holidays

May 26th - Memorial Day
CLOSED

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.

GO GREEN

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) 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.
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.

ARC Basketball Team

ARC is proud to be a Team Sponsor for the 6th grade Summit Basketball Spring League.

Good Luck Team!



First Row: Mackenzie Hatch, Margo Berry, Natalie Knab, Emily Chobany
Second Row: Alexa Sellers, Olivia McCabe, Emily Iuzzolino

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.

ARC Federal Credit Union
1919 7th Avenue
Altoona PA 16602

(814) 946-0857

www.arcfcu.org