

ARC *Connection*

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Juniata Branch Now Open

The ARC Juniata Branch opened its doors on Monday, October 20th, 2008. The new branch, located at 419 N. 7th St., in the Juniata section of Altoona, will be used as an additional location to better serve our growing membership.

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

The Juniata branch is a full-service branch with a lobby, two drive through lanes, and a loan officer on site. This branch will enable ARC to serve the financial needs of many residents in Juniata who have been without a financial institution in their area for over a year and a half. ARC's other location, at 1919 7th

Ave., will continue to provide a full range of services to members.



The Grand Opening for the Junaita branch is set for November 12th through 14th.

Stop in to our Juniata location for:

- Door Prizes
- A Free Credit Report
- A match of \$5 on a Kid's Club deposit
- A Free \$1 Presidential Coin
- Food and Refreshments
- **5% APY 5-Month CD***
- and more....

We look forward to seeing you there!

Attention Visa Card Holders

Do you plan to travel this holiday season? If yes, please be sure to notify ARC if you plan on using your ARC Visa card during your travels.

A fraud protection program supported by Visa monitors every transaction made on your card. If your transaction is "out of the ordinary," it may get blocked.

So if you plan to travel with your Visa, let us know ahead of time, so we may allow transactions to be processed that may have been blocked otherwise. Call 814-946-0857 x118

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

Prepare Before You Shop to Get the Best Car Deal

If getting a good deal is important to you, it's critical to prepare for all aspects of a vehicle purchase before you even begin to shop. Otherwise you're likely to pay too much.

The first step in preparing, says Jim Brown, director of the Center for Consumer Affairs, University of Wisconsin-Milwaukee, is to figure out exactly what kind of vehicle you want. Ask yourself how big it needs to be, whom and what you'll be transporting, and how important fuel economy and various safety features are to you.

Also consider what extras you want. If you've decided beforehand what features you need, you're less likely to get talked into adding others.

There are numerous publications and online resources available to help you decide what car best suits you. For example, Edmunds' buyers' guides (edmunds.com), Consumer Reports (consumerreports.org), the Kelley Blue Book (kbb.com), and J.D. Power and Associates (jdpower.com) all include vehicle descriptions, ratings, reviews, comparisons, and other useful information.

It's also important to know what monthly payment amount fits your budget. In a recent Edmunds.com article, Philip Reed, consumer advice editor, cites this rule of thumb: Your total monthly car payments--for all

vehicles you own--shouldn't exceed 20% of your monthly take-home pay.

Most importantly, "You need to know how much your desired vehicle is selling for in your area. It might be quite different from other markets," says Brown. One source for this information is Edmund's True Market Value Pricing page (edmunds.com/products/tmv).

If you plan to finance your purchase, get preapproved for a low-interest loan at ARC Federal Credit Union before you shop. Then, with financing in hand, you can negotiate on a cash basis with dealers.



Lastly, find out what your existing car is worth so you don't accept an excessively low trade-in offer.

Then, recommends Brown, "Visit a number of dealerships and see what they'll do for you. The more information you walk in with, the better deal you'll walk out with."

Call us today for all your auto financing needs at 814-946-0857 opt 4.

ARC Federal Credit Union
1919 7th Avenue
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