

# ARC *connection*

Coming Soon...

Juniata Branch of ARC FCU

watch for details

OCTOBER 2008 VOLUME 5, ISSUE 9

## Inside This Issue

Credit Union Day	1
Home Mortgages	1
Privacy Notice	2

## Credit Union Day

We are celebrating a special day, and you're part of it. Join us October 16th to celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me." International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement—and those who own it.

We want to take this opportunity to thank you for being an important part of ARC Federal Credit Union. It is members like you who help to make up this truly special organization—not shareholders or other motives. You own your credit union, and we are here to serve you.

Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates—credit union members save \$240\* a year per household. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.

In honor of International Credit Union Day we will have food, drinks, raffles, and a chance to meet and mingle with the ARC staff and board members.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we are doing and what we can do to make your credit union membership even better. Call us today at 814-946-0857.

We look forward to seeing you.

## Relax--Welcome Home

You might not know it from the daily news, but this is a good time to apply for a home loan.

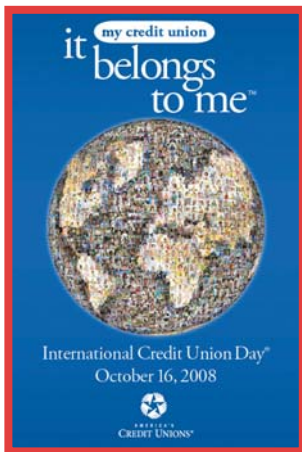
The bad news headlines about mortgages mostly tell about homeowners who made risky mortgages with other lenders--lenders who want a loan on the books even if it is a bad deal for you.

We don't operate that way. You're a member, a part owner of the credit union. It is important to us that you can live with your loan.

## Fixed Rate Home Equity Loans

Rates still are low and payments can be manageable. A credit union loan officer can explain your options, so your payment is one you truly can live with.

Call us today to start your home loan process. (814) 946-0857 opt 4



\*According to data from the Credit Union National Association

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)

## Holiday Closings & Hours

**October 13 - CLOSED**  
**Columbus Day**

Please Note Hour Changes for:

Dec. 24 (Wednesday) 8am-Noon

Dec. 31 (Wednesday) 8am-Noon



**Fixed Rate**  
**Home Equity Loans**  
as low as  
**4.99% APR\***

\* 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.

## Privacy Notice

ARC Federal Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at (814) 946-0857 or toll free at 877-946-0857.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the credit union. This notice also explains your right to inform us if you do not want us to disclose certain information about you to other parties.

### Information We Collect About You

We collect information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a credit reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above.

### Parties Who Receive Information from Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial companies, such as insurance companies and mortgage service companies; and
- Non-financial companies, such as, consumer reporting agencies and retailers.

### Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the information we collect, as described above to the companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of these arrangements, we may disclose all of the information we collect, as described above. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize or protect the security of our financial records.

### Disclosure of Information About Former Members

If you decide to terminate your membership with ARC

Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### How to Stop or "Opt Out" of Certain Disclosures About You

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may select one of the following:

- Call the following toll free number 1-877-946-0857.
- Complete the available form at the Credit Union office.

You may opt out of these disclosures at any time. Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election. Note that this opt out, by law, will not apply to the disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf or to other financial institutions which we endorse and that have joint marketing agreements with us.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### What Members Can Do to Help

ARC Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us—we are here to serve you!

814-946-0857 or toll free at 877-946-0857

**ARC Federal Credit Union**  
1919 7th Avenue  
Altoona PA 16602

(814) 946-0857

[www.arcfcu.org](http://www.arcfcu.org)