



ARC
Federal Credit Union



1919 7th Ave 814-946-0857 (p)
Altoona PA 16602 814-946-4010 (f)



419 N. 7th St. 814-296-2455 (p)
Altoona PA 16601 814-296-2457 (f)

The Credit Union Difference

Not-for-Profit - Credit Unions are not-for-profit financial cooperatives. Credit Union earnings are returned to the members in the form of lower loan rates, higher interest on deposits and lower/fewer fees.

Member Owned - Credit Unions are owned solely by the members. Each member has equal ownership and has one vote in electing our board of directors, regardless of how much money a member has on deposit. At a credit union, each person is both a member and an owner.

Volunteer Boards - Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve on a voluntary basis.

Full Service - ARC is proud to offer a full-range of financial services, including but not limited to: free checking, free on-line banking and bill pay, personal loans, auto loans, mortgages, CDs, money markets, Visa cards, vacation accounts, and more.

No-Cost Benefit - ARC membership can be included with your company's benefits package. At no cost and little effort, your employees and their families will have access to all the benefits of ARC membership.

- A no-cost employee benefit
- Provide direct deposit and payroll deduction for your employees, saving you time and money
- Your employees will thank you for adding ARC as a SEG
- 24/7 access to your account with on-line banking or by phone
- Lower loan rates
- ARC Visa cards
- Federally insured, investment accounts
- Free bill pay
- Personal and professional financial advice
- ARC exists to help our membership meet their financial goals, not to achieve the greatest return for shareholders

Enrollment is easy...

If becoming a Special Employee Group (SEG) interests you, please call. We will walk you through our simple enrollment process and answer any questions you may have.

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