



Summer 2026 Newsletter



Support Our Troops

ARC Partners With Military Families Ministry For Summer Donation Drive

ARC Federal Credit Union is proud to once again support Military Families Ministry (MFM) and their annual Summer Donation Drive. Beginning Monday, June 29, members and community members are invited to help provide comfort and encouragement to deployed service members and local veterans by donating care package items at either ARC branch location.

Military Families Ministry assembles and ships care packages filled with snacks, toiletries, personal care items, and handwritten notes. Online monetary donations via MFM's website to assist with shipping expenses are also welcome. Supplies for local veterans and military families in need are available from The Hope Center in Bellwood, where many of MFM's operations are based. Donation bins will be available throughout the month of July, and a list of requested items is available at ARC branches and on our website. Every contribution—large or small—helps show appreciation for those who have served and those currently serving our country.

“**ARC is proud to support the local members of our military and their families each year through this partnership, “ stated Liesl Kapfhammer, the credit union's Marketing Manager. “This is a project near and dear to the hearts of many of our staff as well as our membership and the community as a whole.”**

For more information, visit arcfcu.org or militaryfamiliesministry.com today.

Cover College Costs With Confidence

Trusted Student Lending Solutions For Today's Students

As students and families prepare for another academic year, ARC Federal Credit Union is here to help bridge the gap between educational expenses and available financial aid. Our Student Choice private lending solution offers a responsible way to cover qualified education costs after grants, scholarships, and federal loans have been exhausted.

With one application, eligible students can access funding throughout their undergraduate program without the hassle of reapplying each year. Borrowers can take advantage of competitive rates and interest-only payment opportunities while enrolled in school. As a local, member-focused financial institution, ARC is committed to helping students pursue their educational goals with confidence and clarity. Whether you're heading off to college for the first time or returning for another semester, we're here to help you navigate your financing options.

Contact ARC's Loan Department at (814) 946-0857 to learn more about available student lending solutions. Refinancing options are now available in 2026!

Student Lending Benefits



**One
Application**



**Competitive
Rates**



**Interest-Only
Payments**



**Refinance
Options**

Earn More With Every Purchase

ARC's Gold Cash Back Rewards VISA® Makes Everyday Spending More Rewarding. **Members earn 1.5% cash back on eligible purchases.**

Members also enjoy:

- No annual fee
- Worldwide Visa acceptance
- Contactless and digital wallet payment options
- Convenient account management through the ARCCU Cards app
- Competitive rates and trusted local service



Growing To Serve You Better

Renovations Coming To ARC's 7th Avenue Branch



Exciting changes are coming to ARC Federal Credit Union's 7th Avenue Branch for our 70th Anniversary!

Since 1956, ARC FCU has been serving members and our community. Beginning in mid-July, renovation work will start at our 7th Avenue location as we expand office space to better serve our growing membership and support the continued growth of our credit union.

As more individuals and families choose ARC for their financial needs, we're committed to investing in our facilities, our staff, and your member experience. These interior renovations will create additional workspace for our team, improve operational efficiency, and help ensure we continue to provide the personalized service you've come to expect. While construction is underway, you may notice activity in and around the branch. We are working carefully to minimize disruptions and maintain convenient access to services throughout the project.

These updates represent more than just additional office space—they reflect the growth of ARC and the trust our members place in us every day. We are excited about what this investment means for the future and look forward to continuing to serve this community for many years to come. Thank you for being part of ARC's growth story. **We can't wait to share the finished results with you!**



Expanded
Office
Spaces



Improved
Member
Services



Enhanced
Operations



Loan Skip-a-Pay

A Tool For Financial Relief When You Need It Most

At ARC Federal Credit Union, our goal is to support members through every stage of their financial journey. While unexpected expenses and financial challenges can arise, having the right tools available can make all the difference.

ARC's Loan Skip-A-Pay program is designed to provide temporary relief during times of genuine financial hardship. Eligible members may have the option to skip a loan payment when facing unexpected circumstances, helping create short-term breathing room when it is needed most. Because long-term financial wellness remains a priority, Skip-A-Pay opportunities are limited throughout the life of eligible loans. This approach helps members avoid unnecessary interest costs and extended loan terms while preserving the program as a resource during times of need.



Need Temporary Relief?

Contact our **Loan Department at (814) 946-0857 via call or text.** Our team is always willing to discuss options and help you find solutions that fit your situation.

*Some restrictions apply. Visit our [website](https://www.arcfcu.org) to learn more.



Helping Our Community Since 1956



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Connect with us!  
Visit www.arcfcu.org