

ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal Credit Union

FALL 2020

Online Outreach

BANZAI PROGRAM OFFERS EXPANDED RESOURCES FOR STUDENTS

Your credit union is proud to partner with Banzai to provide financial education materials to local schools, which has been a more essential service in 2020 than ever before. Schools across the country have seen curriculums and lesson plans up-ended, but the wonderful folks at Banzai put in countless hours to continue to provide relevant and timely resources for both students and the rest of us just trying to navigate these challenging times. ARC's Banzai program features full-length online courses for students of all ages, as well as adults, that can be accessed through a classroom or at home. Users learn real-world applications of money management, as well as some of the curveballs life can throw at you and good saving habits.

If you aren't ready to commit to a full-length course, browse the ever growing collection of articles for money tips on everything from Life Insurance (what is the difference between whole and term, anyway?) to Baby's First Year, to Attracting Employees to your business. There are also easy to use calculators for things like Building a Budget, Debt Payoffs, or Asset Depreciation for your business.



Our program also offers a very helpful series of guided step-by-step Coaches to help walk you through many things that people find overwhelming or confusing. Walking through "The Cost of College", "Trim Your Budget", or "Am I Ready To Retire?" can be hugely helpful, especially since you can create a login, save your progress, and come back later if you need to.

New coaches, articles, and calculators are always being added, so this resource is invaluable. Visit arcfederal.learnbanzai.com/wellness or scan the QR code to the left with your smartphone camera and explore everything we have to offer!

Celebrating Credit Unions

INTERNATIONAL CREDIT UNION DAY 2020 AT ARC

Another year has come and gone, and everyone at ARC is gearing up to celebrate International Credit Union Day once again! Last year we featured a free lunch of soda and Mama Randazzo's pizza on International Credit Union Day for anyone who stopped by our branches. We also had raffle items from local businesses throughout the week to benefit our Relay for Life Team.

This year's events will be modified in accordance with PA Health Department and CDC guidelines. We will be releasing more details on our social media pages, so follow us on Facebook, Instagram, and Twitter @arcfcu today!



Explore All The Possibilities

THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF ARC FCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why ARC Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Savings up to \$15 on TurboTax federal products.
- » Exclusive discount from the TruStage Home & Auto Insurance Program.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Save 30% on premium identity protection from Financial Lock.
- » Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- » Save on car maintenance + get \$10 off your first service using CarAdvise.
- » Save 40% on a 1-year membership to Sam's Club.
- » Build your credit history with rent and save up to 30% with Rental Karma.
- » Save \$40 on Calm, the #1 app for meditation and sleep.
- » Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your ARC membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



Love My
Credit Union®
rewards

**MORE SAVINGS.
MORE POSSIBILITIES.**



Local Business Lending

ARC OFFERS FINANCING FOR AREA BUSINESSES

Our credit union is proud to serve the small- to mid-sized businesses in our area with lending services comparable to those of larger financial institutions. Our lender works with you throughout the process and all decisions are made locally by members of your community. We offer our business members products like term loans, lines of credit, commercial real estate loans, credit cards, and more! Contact Mike Mignogna at (814)946-0857 ext. 155 for more information on our business loan options.

Holiday Closings

NOV 11 - Veteran's Day
NOV 26 - Thanksgiving Day
DEC 24 - Christmas Eve (close at 12pm)
DEC 25 - Christmas Day
DEC 31 - New Year's Eve (close at 12pm)

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING
OPPORTUNITY