

ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal Credit Union

FALL 2022

Empower Your Financial Future

INTERNATIONAL CREDIT UNION DAY 2022

On Oct. 20, 2022, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 74th anniversary. In honor of this special day, ARC Federal Credit Union invites you, our members, and the entire community to celebrate with us.

Though many members use us to meet their day-to-day banking needs and your money is fully insured like at a bank, credit unions are not actually "banks". We are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions (like banks) for more than 375 million members in 118 countries worldwide. More than 86,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

ARC is honored to be a part of this proud tradition since 1956, offering savings and checking accounts, credit and debit cards, kids accounts, auto and home loans, online banking, mobile deposit, business accounts, business loans, and more to communities in Blair, Bedford, Cambria, Centre, Clearfield, Fulton, and Huntingdon counties who meet eligibility

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

requirements. You don't need to be next door to one of our branches to access our convenient products and services. Apply online to open an account or for a new loan today!

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.

This year's theme is "Empower Your Financial Future with a Credit Union™."

There are still 1.4 billion people across the globe who are "unbanked". Credit unions truly have the perfect business model to empower their financial future and that is a message we hope our entire global movement will celebrate and promote on Thursday, October 20. Follow ARC's social media and website for updates on our plans to celebrate this special day in our community.

International Credit Union Day is recognized by the World Council of Credit Unions, the global trade association and development platform for credit unions and other financial cooperatives, as well as numerous national credit union trade associations and federations around the world.

Welcoming Jaden & Janelle to the Credit Union

JOIN US IN WELCOMING NEW MEMBERS OF THE ARC FAMILY

ARC Federal Credit Union is always growing! Adding staff to meet our ever changing and growing needs is part of that process. Please help us welcome some new faces to our Member Service Representative (MSR) department. Traditionally referred to as “tellers”, our MSRs are so much more. They are trained to do more than simply run deposits, withdraws, and transfers - helping you, our member, is truly their primary goal.

On September 7th, 2022, ARC hired Jaden Robison to our Member Service Department. Jaden is detail-oriented, has experience in customer service, and is local to the Altoona area. We know she will make a great addition to our MSR team.

Janelle McCreary started with ARC on September 19th, 2022, also in our Member Service Representative department. Janelle comes from a background in customer service, banking, and management. We're sure that her skills and experience will add greatly to her department and we are happy to have her.

If you see Jaden or Janelle at either one of our branches on your next visit to ARC, be sure to introduce yourself and welcome her to the credit union. Some of our favorite things about our members are your friendly attitudes and kindness, which make coming to work every day so rewarding. We can't wait for our newest employees to get to know you as well!

Winter Loan Skip-A-Pay

SKIP YOUR ELIGIBLE LOAN PAYMENT IN DECEMBER OR JANUARY



As our gift to you this holiday season, members can postpone making your December or January payment on qualifying* ARC loans. To take advantage of our Winter Skip-A-Pay, there is a \$35 per loan processing fee. Applications are available online at www.arccu.org or in either branch lobby. You can also scan the QR code to the left to quickly navigate to a printable PDF of the application on our website.

*Some restrictions may apply.

Digital Wallet Capabilities

MAKE LIFE EASY - PAY WITH YOUR PHONE!

As previously promised, we are continuing to add convenience and features to make your life easier! ARC credit and debit cards are now contactless AND digital wallet capable. Load our cards into your smartphone and smart watch to pay quickly while checking out at stores and online. Apps like Apple Pay, Android or Google Pay (GPay), and Samsung Pay can all make check out fast, easy, and secure with your ARC credit and/or debit card. Some point-of-sale merchants will still require you to enter your PIN while checking out in-store, but this will vary from merchant to merchant. If you have any questions on how to setup or use this feature, call or text us at (814)946-0857!



Holiday Closings

NOV 11 - Veteran's Day
NOV 24 - Thanksgiving Day
DEC 26 - Christmas Day
JAN 2 - New Year's Day



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