

ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal Credit Union

FALL 2024

Cash Back Rewards

THE CREDIT UNION PERK YOU'VE BEEN WAITING FOR

ARC Federal Credit Union is thrilled to unveil its latest offering, the **Gold Cash Back Rewards Credit Card**. Designed with our members' financial well-being in mind, this new card streamlines how you earn rewards on your everyday spending.

Competitive Cash Back Rewards

The Gold Cash Back Rewards Credit Card stands out with its unlimited 1.5% cash back on all purchases¹. Unlike other cards with rotating categories or spending caps, this card ensures you earn consistent rewards on everything you buy, from your morning coffee to your monthly bills. Your cash back is automatically credited to a savings account specifically designated for your rewards each month, providing a hassle-free way to enjoy your earnings. Easily monitor, transfer, and spend the funds in this account by logging into your online banking, calling, or stopping in to one of our branch locations.

Seamless Digital Experience

We understand the importance of convenience in today's fast-paced world. That's why we've equipped the Gold Cash Back Rewards Credit Card with features that make managing your finances a breeze.

Easy Online Access: Stay on top of your spending, make payments, and review your statements anytime, anywhere through our user-friendly online banking platform.

Digital Wallet Integration: Add your card to your preferred digital wallet for secure

and contactless payments on the go. **Tap-to-Pay Functionality:** Enjoy the speed and simplicity of tap-to-pay transactions, making checkout lines a thing of the past.

ARC Silver Credit Card - A Competitive Choice

While the Gold Cash Back Rewards Credit Card offers exceptional rewards, we haven't forgotten about our members seeking competitive rates. Our Silver Credit Card continues to provide an attractive option, with an APR² starting as low as 9.99% for qualified members.

Take the Next Step

Ready to elevate your rewards game? The Gold Cash Back Rewards Credit Card is now available to eligible ARC members. Visit www.arcfcu.org or any of our branch locations to explore the benefits in detail and apply today. Our dedicated team is eager to help you select the card that aligns perfectly with your financial goals.



At ARC Federal Credit Union, we're more than just a financial institution. We're your partner in achieving financial success. The Gold Cash Back Rewards Credit Card is a testament to our commitment to providing you with the tools and resources you need to thrive. Apply today and start earning more with every purchase.

¹ Some exclusions apply. See Gold Cash Back Rewards Terms & Conditions for full details.

² Annual Percentage Rate (APR) based on credit score at time of application. Other restrictions may apply. Rates, terms, conditions are subject to change without notice. Must meet ARC FCU membership & loan requirements. Approval depends on creditworthiness & other qualifications. Federally insured by NCUA.

Free Seminar: College Planning 101

HOW TO PLAN, PREPARE, AND PAY FOR COLLEGE

Join us for an informative event designed to help high school students and their families navigate the exciting journey of college planning. Whether you're a freshman just starting to explore options or a senior finalizing your applications, this event is packed with valuable insights and expert advice.

During this in-person event, you'll learn essential strategies for navigating the FAFSA application. Our presenter, Terri, will cover a wide range of topics, including finding the right school, scholarship tips, keys to college applications, and exploring financial aid options. If you're curious about ARC's student loan options and process, Matt will be there to answer questions as well.

Don't miss this opportunity to gain valuable insights and get your college planning questions answered. Whether you're feeling overwhelmed or just looking for some extra guidance, our experts are here to help you make informed decisions about your future. Mark your calendars and join us for College Planning 101!

Be sure to register so we can provide you with a handout and presentation materials at the event.

Where: Bishop Guilfoyle Academy Cafeteria

Date: Wednesday, October 16

Time: 5:30pm - 7:30pm (part of this time is dedicated to Q&A for attendees)

RSVP: by October 14 (scan/click the green QR code or email studentloans@arcfcu.org)



ARC Celebrates Credit Unions

INTERNATIONAL CREDIT UNION DAY 2024

On October 17, 2024, 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 76th anniversary of this annual event, which will be celebrated under the theme of "One World Through Cooperative Finance". In honor of this special day, ARC Federal Credit Union invites its members and the entire community to join us as we celebrate the not-for-profit, financial cooperatives that provide viable

banking alternatives for more than 403 million members in 98 countries worldwide. Over 82,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

ARC Federal Credit Union has been serving the Central PA community since 1956, when it opened as Sacred Heart Federal Credit Union with nine members. We have grown to over 13,000 members while continuing to promote awareness of and support for the credit union difference.

Winter Loan Skip-A-Pay

SKIP YOUR ELIGIBLE LOAN PAYMENT IN DECEMBER OR JANUARY

We know that the holidays are a time for family dinners, travel, gift-giving, and more. This can strain an already stressed budget, but your friends at ARC are here help. Updates to our loan skip-a-pay program allow members to postpone making your December or January payment on qualifying* ARC loans. To take advantage of our Skip-A-Pay program

this winter, there is a \$35 per loan processing fee. Applications are available online at www.arcfcu.org or in either branch lobby. Beginning 7/1/2024, skip-a-pay eligible loans were limited to three (3) skipped payments for the (remaining) life of the loan.

*Some restrictions may apply.

Holiday Closings

OCT 14 - Columbus Day
NOV 11 - Veteran's Day
NOV 28 - Thanksgiving Day
DEC 24 - Close at 12pm (Christmas Eve)
DEC 25 - Christmas Day
DEC 31 - Close at 12pm (New Year's Eve)
JAN 1 - 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.