

ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal Credit Union

FALL 2025

Resources You Need to Succeed

EVERY AGE, EVERY STAGE

ARC Federal Credit Union is more than a place to bank. We're a community-oriented, not-for-profit financial institution offering the products and services you need to succeed. Credit unions are member-owned, so we take the feedback, input, and advice from you - our account holders and owners - seriously. You ask, we research, and then when we are confident we have a secure, reliable solution to meet your needs, we roll it out to our valued members.

Check out this abridged thread from Justin, who was ready to add his ARC cards to his digital wallet in early 2020. Alas, our cards weren't digital wallet-enabled five years ago, but a few months and one pandemic later we launched some serious product-testing so Justin and members just like you can pay with your ARC cards as easily as tapping your cell phones and smartwatches. Ongoing efforts to make your life easier when using ARC credit and debit cards include the release of the *ARCFCU Cards* app, which gives you control over your ARC cards 24/7 from the palm of your hand. Lock/unlock instantly, set travel notifications without calling into the office, and see your transaction history at a glance.

Features like these are a great bonus, but we know that the most important part of banking is knowledge.

Your success is a win for us too, so take advantage of our Financial Wellness materials to help you grow your money management skills. Whether you're just starting to understand how money works, or well into adulthood but wondering if there's a better way, the answers await in the Financial Wellness tab at the top of our homepage. Our Youth and Teen accounts provide access to important educational tools for money management, like our Zoe's Club program for elementary-aged students. Our Teen accounts offer students the opportunity to get their first debit card and checking account so they can learn the ropes of managing money in real time, while still sharing an account with a parent/guardian.

Many families trust us for their loan experiences as well, such as personal loans, credit cards, mortgages, and student loans. This 5-star Google review from Dianne is a testament to the consistent dedication of our staff to meet your financial needs: *"I have been an ARC customer since I've been 16 years old. I have used this credit union for every loan, savings, credit cards, debit cards, and life crisis (when) I needed an emergency loans. ARC is an amazing "family" and (ha)ve always been there for me when I needed any assistance. Matt Singer facilitated an Auto loan refinance at a lower rate it was seamless quick and painless. Had it done within 24 hours!!! Keep up the great work ARC staff!! If I could give it 10 stars, I would!!"*

Visit our [website](#) - or better yet, visit us! You'll love to learn about all the ways ARC can help you bank better. You can find us at 1919 7th Avenue in Altoona and 419 N. 7th Street in Juniata. Call or text us at 814-946-0857 anytime! Our staff is available during business hours and our AI chat bot will help if we're closed.



Free College Planning 101 Seminar

HOW TO PLAN, PREPARE, AND PAY FOR COLLEGE

Everyone is welcome to a practical, in-person workshop to help high school students and their families confidently navigate the college-planning process. Whether you're a freshman just exploring options or a senior putting the finishing touches on applications, this session is full of useful insights and expert guidance.

Our presenter, Elise, will walk you through essential FAFSA strategies and cover topics such as selecting the right college, scholarship-seeking tactics, application best practices, and an overview of financial-aid possibilities. Bring your questions! Whether you're feeling overwhelmed or just want to sharpen your plan, our team is ready to help you make informed choices about the next step. Save the date for College Planning 101. Please register so we can prepare handouts and presentation materials for everyone who attends.

Where: Bishop Guilfoyle High School (open to the public)

Date: Tuesday, October 21

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

RSVP: by October 17 (scan/tap the green QR code or email studentloans@arcfcu.org)



Winter Loan Skip-A-Pay

SKIP YOUR ELIGIBLE LOAN PAYMENT IN DECEMBER OR JANUARY

Since July 1, 2024, ARC Federal Credit Union updated its Skip-A-Pay policy: eligible* loans may now have up to three (3) skipped payments over the life of the loan (skips approved before July 1, 2024 won't count toward that total). The change is intended to keep Skip-A-Pay available for true short-term hardship rather than routine budgeting, since repeatedly skipping payments can extend your loan, raise total interest costs, and delay financial goals.

We would like to bring your attention to more financially savvy alternatives like automatic transfers into a Christmas Club, Vacation Club, or Special Share account. For example, small biweekly deposits can add up to the same result as a skip-a-pay, but without the added interest or \$35 fee. Free, confidential help is available from our loan officers if you have questions. Contact ARC via call or text at (814) 946-0857, via email at memberhelp@arcfcu.org, or stop into either branch location. You can also read the complete Skip-A-Pay article on our website for full details, examples, and next steps once the winter program opens during the last week of November.

*Some restrictions may apply.

Christmas Cash Back

HOLIDAY SPENDING SEASON IS UPON US

Don't miss your chance to earn cash back on your holiday purchases! With our **Gold Cash Back Rewards** credit card, you can earn 1.5% cash back when you stock up for holiday parties, fulfill wish lists, and figure out what to get your Secret Santa, Uncle Brad - who seems to take an international vacation every six months, so good luck! Don't let shopping add to the stress of the holidays; shop confidently knowing that your financial partner is your friendly, neighborhood, not-for-profit, financial institution and we have your best interests at heart.

P.S. Our **Silver** credit card has one of the lowest interest rates in the area - very popular if you're looking to save money on monthly finance charges. But even our **Gold Cash Back Rewards** credit card comes with a very low, highly competitive rate when compared with similar cash back reward credit cards. [Learn more or apply now at arcfcu.org!](https://arcfcu.org)

Holiday Closings

NOV 11 - Veteran's Day
NOV 27 - Thanksgiving Day
DEC 24 - Christmas Eve Open 8am-12pm
DEC 25 - Christmas Day
DEC 31 - New Year's Eve Open 8am-12pm
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.