ONNECTION EDERAL CREDIT UNION

SUMMER 2025

Cover College Costs with Confidence

TRUSTED STUDENT LENDING SOLUTION OFFERS FLEXIBLE FUNDING OPTIONS

Paying for college can be a challenge—but ARC Federal Credit Union is here to help you meet it headon. Our Student Choice private lending solution is designed to responsibly fill funding gaps after you've tapped into grants, scholarships, and federal loans.

OUR UNIQUE LINE OF CREDIT IS NOT LIKE OTHER STUDENT LOANS.

Multi-year approvals mean no need to reapply!*

With just one application, you're set for the duration of your undergraduate program at eligible schools across the country. You'll enjoy competitive fixed or variable rates, interest-only payments while in school, and multiple flexible repayment options

after graduation. Even better, you'll receive a rate reduction when you enroll in automatic payments during repayment.



This is college funding you can feel good about borrowing from a local, not-for-profit credit union you know and trust

Call or text our Loan Department at (814) 946-0857 to learn more today.



*Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements.

Support Our Troops

ARC HELPS MILITARY FAMILIES MINISTRY SEND CARE PACKAGES ABROAD

Military Families Ministry will be running their annual the month of July. Contact ARC or visit our website for a Summer Donation Drive during the month of July. list of approved care package items. locations and on our website.

and non-members alike to help by dropping off Liesl Kapfhammer, ARC Marketing Manager. donations of care package items at either branch during

The non-profit group puts together care packages for "ARC Federal Credit Union looks forward to working with deployed troops and local homeless veterans. They Military Families Ministry again this year. Their work for also accept monetary donations to cover shipping costs. the brave men and women serving our country, as well as List of acceptable care package items such as snacks, the military families and veterans at home, is invaluable toiletries, and cards can be found at both ARC branch to our community. MFM and volunteer organizations like them have touched the lives of some of our own staff ARC Federal Credit Union is currently participating in at ARC as well as their family members who have been the project by hosting a donation drive at both branch stationed abroad. We are excited to support them and locations in July. We are asking credit union members are hopeful for the success of the summer drive," said

Cash Back Rewards Credit Card

ARC REWARDS MEMBERS WITH GOLD CARD

With ARC's Gold Cash Back Rewards Visa®, your everyday purchases can pay you back. Whether you're picking up groceries, booking travel, or shopping online, you'll earn 1.5% cash back on every eligible purchase** — automatically. No points to track, no hoops to jump through, just rewards that work as hard as you do.

Just ask Brittany, a 38-year-old ARC member who loves banking her cash back until the end of the year to use as a kind of "extra Christmas Club." Between streaming services, home improvement projects, and a few too many trips to Target, Brittany realized she was leaving money on the table with her old card. "It feels like a little bonus every month, just for the things I do and pay for anyway," she told us.

This card is built with convenience and flexibility in mind:

- Global acceptance Use your card anywhere Visa is accepted, in over 200 countries and at 9 million+ U.S. merchants.
- No annual fees So you keep more of what you earn.
- Flexible payment options Tap and go with contactless and digital wallet compatibility.
- Easy account access Manage your card and rewards, set travel notices, or lock/unlock your card instantly with the ARCFCU Cards app.

With a competitive rate* and all the reliability you expect from ARC, this card keeps up with your lifestyle and gives back along the way.

Your money should move as boldly as you do. Ready to make your purchases work for you?



Apply at arcfcu.org today!

*(Annual Percentage) Rate and card limit is based on credit score at time of application. Other restrictions may apply. Rates, terms and conditions are subject to change without notice. Must meet ARC Federal Credit Union membership and loan requirements.

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

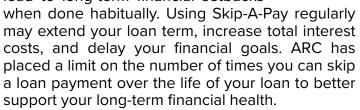
Loan Skip-A-Pay

IS YOUR BUDGET FEELING THE SQUEEZE?

At ARC Federal Credit Union, we're committed to providing more than just financial services—we're here to empower your financial journey. From loan payment assistance to budgeting tools and holiday savings strategies, our goal is to help you build lasting financial health - that's why our Loan Skip-A-Pay program looks a little different recently.

This program is a tool designed for you if you are experiencing financial hardship, not a semi-annual pass on making a payment obligation. Eligible* loans are limited to THREE skipped payments for the life of the loan, as of July 1, 2024 (last year). If you have skipped a payment on your eligible loan since 7/1/24, you will receive a notice with information on the amount of skips taken and the

amount remaining for the life of the loan. While skipping a payment might feel like a relief in the short term, it can lead to long-term financial setbacks



For additional information, reach out to our Loan Department at 814-946-0857, opt. 4.

*some restrictions may apply



Holiday Closings

JULY 4 - Independence Day SEPT 1 - Labor Day OCT 13 - Columbus Day

