

ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal 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 head-on. Our Student Choice private lending solution is designed to responsibly fill funding gaps after you've tapped into grants, scholarships, and federal loans.

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.

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.



*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 Summer Donation Drive during the month of July. The non-profit group puts together care packages for deployed troops and local homeless veterans. They also accept monetary donations to cover shipping costs. List of acceptable care package items such as snacks, toiletries, and cards can be found at both ARC branch locations and on our website.

ARC Federal Credit Union is currently participating in the project by hosting a donation drive at both branch locations in July. We are asking credit union members and non-members alike to help by dropping off donations of care package items at either branch during

the month of July. Contact ARC or visit our website for a list of approved care package items.

"ARC Federal Credit Union looks forward to working with Military Families Ministry again this year. Their work for the brave men and women serving our country, as well as the military families and veterans at home, is invaluable to our community. MFM and volunteer organizations like them have touched the lives of some of our own staff at ARC as well as their family members who have been stationed abroad. We are excited to support them and are hopeful for the success of the summer drive," said Liesl Kapfhammer, ARC Marketing Manager.

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!](https://arcfcu.org)

*(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 when done habitually. Using Skip-A-Pay regularly may extend your loan term, increase total interest costs, and delay your financial goals. ARC has placed a limit on the number of times you can skip a loan payment over the life of your loan to better support your long-term financial health.

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

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.

