

ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal Credit Union

WINTER 2020

Ring In The New Year With ARC

CREDIT UNION STAFF AND BOARD HOPE YOUR HOLIDAYS WERE MERRY AND BRIGHT

As we watched 2019 draw to a close all too quickly and reflected upon our experiences throughout the year, we at ARC Federal Credit Union hope that our members looked back and found the joy and happiness in the little moments throughout this past year and that your holidays were spent making lasting memories with



family and friends. As we head into a new year full of excitement and uncertainty, know that you are not on your journey alone. At ARC, you're more than another account number in the system, you are our neighbor and our friend. Let's ring in 2020 together and celebrate all of the wonderful things a new year can bring.

\$3,000 College Scholarship

OPEN NOW TO HIGH SCHOOL SENIORS

ARC will offer one \$3,000 scholarship to a 2020 high school graduate pursuing higher education. Starting February 3, applications will be available in either ARC lobby, online at www.arfcu.org, and in area high school guidance offices. The award is based on financial need, academics, essay questions, leadership, community services, and a personal interview. Deadline to submit an application is March 2, 2020.



ARC Welcomes New SEG

LOZINAK PROFESSIONAL BASEBALL JOINS CREDIT UNION

ARC Federal Credit Union is proud to welcome Lozinak Professional Baseball, LLC to our ever-growing list of organizations and businesses whose members and employees are eligible to open accounts at the credit union. As a Select Employer Group, staff at PNG Ballpark will now be eligible for accounts and services at ARC. We look forward to a continued and growing

partnership with Lozinak Professional Baseball and the Altoona Curve.

If you are interested in how your company can sign up for this no-cost benefit for your staff, contact Liesl Kapfhammer, Marketing Coordinator, at 814-946-0857 ext. 154 or at LKapfhammer@arfcu.org.

Don't Miss Out On These Member Rewards

SPECIAL SAVINGS ON TURBOTAX + UP TO \$200 WHEN YOU SWITCH TO SPRINT

Get Your Maximum Refund and Special Savings on TurboTax

Tax time doesn't have to be stressful! With TurboTax, you'll get your biggest possible refund fast and your taxes done right. PLUS, credit union members save up to \$15 on TurboTax federal products, all through tax season.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with TurboTax Live.

Save on TurboTax today! Try it for free and pay only when you're ready to file.



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

More From Love My Credit Union Rewards - There's never been a better time to switch to Sprint

Credit union members can get up to \$200 cash when you switch to Sprint. Plus, get \$100 annual loyalty reward and 25% off select accessories in Sprint stores.

Credit union members can try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice and will save you money.

It's easy, here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your account.



Visit LoveMyCreditUnion.org/Melvin to learn more.

Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of active. Loyalty Reward: Via deposit. \$100/yr./acct.

Partnering To Help Small Business

ARC FCU & JARI HELP FUND EXPANSION OF JUSTIN READER TIMBER HARVESTING

ARC Federal Credit Union recently partnered with Johnstown Area Regional Industries (JARI) to provide Justin Reader with the financing necessary to purchase a commercial log truck. In looking to expand his business, Justin faced the challenges that many young entrepreneurs have faced, that is, inability to access capital for business growth through traditional means. Even though Justin has been in the logging industry for all of his adult life, as a 25-year old, he did not have his credit history to the point that he could borrow commercial funds easily from a financial institution. Upon explaining his situation to Mike and Chris in ARC's business loan program, ARC was able to structure a loan with the assistance of JARI, which allowed Justin to obtain the capital he needed.

Purchasing the log truck will increase the efficiency of Justin's operations. The business currently holds enough timber rights to keep it busy for the next five years. The logging truck will accelerate that timeframe and allow Justin to obtain additional contracts for work. This will also

lead to job growth for the business. Vic Gioiosa, CEO of ARC, remarked, "Having the ability to provide loans to entrepreneurs like Justin is the reason ARC began offering business loans almost three years ago. We are confident in our ability to find a way to make the loan work for our member."

JARI President Linda Thomson stated, "JARI is pleased to partner with ARC FCU on the expansion project of Justin Reader Timber Harvesting. We are excited to be working with another entrepreneur in our region to help them expand their small business." The microloan program offers small businesses up to \$50,000 for equipment, inventory and working capital.

JARI is a non-profit economic development organization that has been a devoted partner of the business community since 1974.

Holiday Closings

JAN 20 - Martin Luther King, Jr. Day

FEB 17 - Presidents' Day



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

NCUA

National Credit Union Administration, a U.S. Government Agency

FACTS

WHAT DOES ARC FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons ARC Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ARC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 814-946-0857 or go to www.arcfcu.org

How does ARC Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does ARC Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ show your driver's license or give us your employment history ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
---------------------------------------	---

Definitions	
--------------------	--

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ ARC Federal Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ ARC Federal Credit Union does not share with nonaffiliates so they can market to you
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include insurance companies and direct marketing companies