

ARC Collects Stockings for the Troops Donations

DONATIONS FOR CARE PACKAGES SHIPPED ABROAD

During the month of November, both branches of ARC Federal Credit Union collected donations for Stockings for the Troops. This project, organized by Military Families Ministry, USA, sends care packages and Christmas cards in Christmas stockings to



service members stationed abroad during the holidays. Items collected include snacks like granola bars, beef jerky, and gum. Non-food items like toothbrushes,

chapstick, and card games are also collected.

These care packages are especially meaningful to our troops around the holidays, when many of them may be missing home more than usual.

Visit [MilitaryFamiliesMinistry.com](https://militaryfamiliesministry.com) to learn more about the

organization and the work they do supporting service members, veterans, and their families in our area and at their other chapters across the country.

Wishes for Peace & Health in 2021

HAPPY NEW YEAR FROM CREDIT UNION STAFF AND BOARD OF DIRECTORS

The excitement of a new year is upon us, and with it the endless possibilities of a clean slate and fresh opportunities. Though 2020 gave us many trials, challenges, and changes we persevered and have come through stronger, if not somewhat battle-weary, for the experience. We hope that like us, you see the coming year as an opportunity for new and positive experiences, growth, and a renewed focus on our community. More than ever before, ARC is proud to be a financial institution founded on the principles of “people helping people” and we look forward to continuing our mission in 2021.

From everyone here at ARC Federal Credit Union, we wish you peace, health, and happiness this year and beyond. Though it is difficult to predict what the coming year will have in store for us, rest assured that ARC will continue to serve you in the months and years ahead. Our commitment to be your financial and community partner, helping you meet your financial goals, is just as strong now as when we were founded in 1956.

Victor A. Gioiosa, Jr.
President & CEO

Deposits From Your Dining Room

MEMBERS MADE THE SWITCH TO MOBILE IN 2020, DON'T MISS OUT

As our world changed last year in many ways. ARC members began using our mobile and online options more than ever before. These features are free, fast, and secure, designed to improve your banking experience with the credit union. We hope that you had the opportunity to use services like [online banking](#), [bill pay](#), our [mobile app](#), and [mobile deposit](#) if you were not already taking advantage of them.

If you have questions on any of these features, please contact the credit union. One of our Member Service Representatives (MSRs) will be happy to help you setup and/or navigate your online services.

In July of 2020 ARC also added a text feature, enabling our phone lines to receive text messages. You can initiate conversations two ways: by entering a cell phone number and your message into the chat pop-up in the bottom right corner of our website (hover over the pop-up then click 'close' if you don't need it), or by sending a text from your phone to (814)946-0857 or (814)296-2455. Incoming messages are monitored during business hours, if you message us outside of regular business hours you'll see an autoresponse that we are closed, but rest assured that we will get back to you once we open again. You can also send us emails at memberhelp@arcfcu.org.



Take Advantage of Texting

HELP US HELP YOU WHEN USING OUR TEXT OPTION

Member service and security are top priorities for us at ARC. Providing the option to have members text OR call us at (814)946-0857 when you need something is one more convenient way to serve you! If you do choose to send us a text, please remember - electronic means of communication like texts and emails that are not encrypted should never contain any of your sensitive personal information like an account number. When

A screenshot of the ARC text message interface. At the top, it says 'We'll text you.' Below this is a form with the following fields: 'Name' (John A Member), 'Mobile Phone' ((555) 555-5555), and 'Message' (Can I apply for a loan online?). Each field has a green checkmark indicating it is valid. At the bottom of the form is a blue 'Send' button. Below the form, there is a disclaimer: 'By submitting you agree to receive text messages at the number provided. Consent is not a condition to receive goods/services. We may use automated technology. Messages/data rates apply.' At the very bottom, it says 'Podium - use is subject to terms'.

you message us, if we need to confirm that information with you we will ask to call you first. We will never ask for it via text, and because we want your information to stay safe, we ask that you never send it to us when texting us.



Celebrating the Life of Ted Adams

FOUNDING MEMBER WAS INFLUENTIAL TO ARC AND COMMUNITY



Join us as we celebrate the life of credit union founding charter member Edward "Ted" F. Adams. Mr. Adams passed away at home on Friday, December 11, 2020 with his family at his side. He was 94 years old. Ted leaves behind a rich legacy of both family and community service, survived by 13 children, as well as 31 grandchildren and 18 great-grandchildren.

After graduating from Altoona Area High School, Ted served in the Navy during World War II then worked at Sears Roebuck for over 42 years. In 1956, he signed on as one of nine founding charter members of the Altoona Sacred Heart Federal Credit Union (see photo below), which would become the Altoona Roman Catholic (ARC) Federal Credit Union. Mr. Adams remained active in the administration of the credit union for many years, serving as a volunteer on our Advisory Committee. He was a familiar and

friendly face for credit union staff during his time on the committee and is still remembered fondly by those who knew him, decades after his active involvement at the credit union has ended. "He was very friendly and out-going," recalls Pauline Balestino, a staff member who has been with ARC for 33 years and remembers Mr. Adams at the credit union.

As a member of his community, Ted was active in the Holy Name Society at Sacred Heart Catholic Church, where he was a member. His values and attitude have had a lasting, positive impact on the organizations he was involved with and he leaves behind a legacy not only through his work, but through his family as well.

Mr. Adams' family has planned a private viewing and funeral mass to celebrate his life. In lieu of flowers, memorial contributions in honor of Ted may be made to Sacred Heart Catholic Church, 511 20th Street, Altoona, PA 16602.

of the Federal Credit Union Act.

(7) This certificate is made to enable the undersigned to avail themselves of the advantages of said Act.

(8) The management of this credit union, the conduct of its affairs, and the powers, duties, and privileges of its directors, officers, committees and membership shall be set forth in the approved bylaws and any approved amendments thereto or thereof.

IN WITNESS WHEREOF we¹ have hereunto subscribed our names this 11th

day of September, 1956

B. J. Finnegan Henry S. Burch
Juliana Dastopoulos Adolph R. Wohlbruck
Dominic Cavalieri MD. E. F. Delaney
Thomas R. Finnegan Francis D. Tate
John J. Mitchell

Subscribed before me, an officer competent to

administer oaths, at Altoona, Pa

this 11th day of Sept

1956

Signed

Title

(Notary public or other competent officer)

¹ At least seven signers, none of whom should administer the oath.
ENES A. NATALE - NOTARY PUBLIC 19-56559-2
Altoona, Blair Co., Pa.

Don't Miss Out On These Member Rewards

THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF ARC FCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why ARC Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Savings up to \$15 on TurboTax federal products.
- » Exclusive discount from the TruStage Home & Auto Insurance Program.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- » Save on car maintenance + get \$10 off your first service using CarAdvise.
- » Save 40% on a 1-year membership to Sam's Club.
- » Build your credit history with rent and save up to 30% with Rental Karma.
- » Save \$40 on Calm, the #1 app for meditation and sleep.
- » Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your ARC Federal Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



**MORE SAVINGS.
MORE POSSIBILITIES.**



\$3,000 College Scholarship

ANNUAL SCHOLARSHIP AVAILABLE TO GRADUATING 2021 SENIOR

ARC will offer one \$3,000 scholarship to a 2021 high school graduate pursuing higher education. Starting February 1, applications will be available in either ARC lobby, online at www.arcfcu.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 5, 2021.



Holiday Closings

JAN 18 - Martin Luther King, Jr. Day
FEB 15 - Presidents' 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.