

ARC CONNECTION

FEDERAL CREDIT UNION

A quarterly publication for members of ARC Federal Credit Union

WINTER 2026

New Year, New Momentum

EDUCATION IS KEY TO SUCCESS IN 2026

January has a way of making everything feel possible. If you're setting financial goals this year, you don't need a perfect plan, you need a clear starting point and a few early wins.

A simple place to begin is with this three-step check-in:

- 1) What's coming in each month (income)
- 2) What's going out each month (spending)
- 3) What you want next (your goal)

From there, pick one goal you can measure and keep it realistic. Examples might include: building a starter emergency fund, paying down one high-interest balance, or increasing your retirement savings by a small amount. The goal is consistency not perfection. After all, perfectionism is the enemy of progress.

ONE SMALL STEP THIS WEEK:

- ☐ Automate a savings transfer (even \$10-\$25)
- ☐ Cancel one unused subscription
- ☐ Pay extra on one debt
- ☐ Check your credit report
- ☐ Set a specific goal date (not just "this year")



Community Highlight

LOCAL IMPACT YOU MAKE POSSIBLE

When you bank locally, your dollars stay local. As a member-owned credit union, ARC is able to reinvest in the communities we serve—supporting small businesses, schools, non-profits, and community programs that matter to our members. Last year, ARC Federal Credit Union was proud to partner with Johnstown Area Regional Industries (JARI) and the Federal Home Loan Bank (FHLB) to facilitate the opening of a local small business - Taylor Ann's Deli and Cafe - in October of 2025.

"Supporting local entrepreneurs is at the heart of what we do," stated Michael Mignogna, Vice President of Business Lending at ARC Federal Credit Union. "Taylor's vision, coupled with her hard work and community backing, made this project a reality. We're proud to have played a part in helping her open the doors of Taylor Ann's Deli and Café. ARC utilized the Federal Home Loan Bank of Pittsburgh's Banking on Business program to assist Taylor in getting the financing she required for her business venture."

Located in Patton, directly across from Cambria Heights High School, Taylor Ann's Deli and Café offers not just food, but a warm atmosphere where neighbors can gather, share stories, and enjoy quality service close to home.

For more information, visit Taylor Ann's Deli and Café on Facebook or stop by to sample from their wide variety of delicious menu items.

Introducing: the ARC Ascent Scholarships

THREE AWARDS, \$15,000 TOTAL - EVERY YEAR



ARC is proud to expand our scholarship program to support more local students as they take their next step after high school. Beginning in 2026, the ARC Ascent Scholarships will award three scholarships totaling \$15,000 to graduating 2026 high school seniors pursuing higher education.

Eligibility

To apply, the student or their parent/guardian must be a member of ARC Federal Credit Union.

How to Apply (New in 2026)

Starting in 2026, all scholarship applications will be accepted through the Central PA Community Foundation's online scholarship portal, making it easier for families to access forms, upload materials, and track progress in one place.

Key Dates

Applications open: January 2026

Where to apply: [Central PA Community Foundation online portal](#)

Deadline: March 6, 2026

How recipients are selected:

Awards are based on a holistic review that includes financial need, academics, essay responses, leadership, community service, and a personal interview. Letters of Recommendation are optional and may be uploaded via the CPCF portal.

Watch for the application link at www.arcfcu.org beginning in January. Questions? Contact our Marketing Manager, Liesl Kapfhammer, for assistance at lkapfhammer@arcfcu.org or 814-946-0857 ext.154.

ARC membership is required for the student or parent/guardian. Applications are submitted online through the Central PA Community Foundation portal.

The ARC Ascent Scholarships

Quick Facts:

- 3 scholarships / \$15,000 total
- ARC Membership required
- Apply online via [CPCF portal](#)
- Opens: January, 2026
- Deadline: March 6, 2026
- Learn more: www.arcfcu.org



SCAN TO APPLY

Application Tips - Scholarship Portal Checklist

Before you start your online application, gather:

- ☐ Contact info for student and parent/guardian
- ☐ School information and activities list
- ☐ Service/leadership/employment examples with dates and roles
- ☐ Any requested attachments (saved as PDF if possible)
- ☐ Pro Tip: Create a folder on your computer called "ARC Ascent Scholarship" so uploads are easy to find.

Make Your Money Easier

TOOLS TO HELP YOU STAY IN CONTROL

Your financial plan works best when it's easy to maintain. If one of your goals this year is to feel more organized, ARC offers convenient services that help you simplify everyday banking.

Consider these “set it and forget it” options:

- Automatic transfers to savings
- Direct deposit for faster, more reliable paydays
- eStatements to reduce paper clutter and keep records easy to find
- Card controls and alerts (great for budgeting and security)
- Online and mobile banking for quick access on your schedule

If you'd like help setting up any of these tools, our team is happy to walk you through it. Stop in, call, text, or visit www.arcfederal.banzai.org to get started.



2025 IRA Contributions

WHAT TO KNOW BEFORE THE DEADLINE

An Individual Retirement Account (IRA) can be a powerful way to save for the future—and for many people, it can also provide tax advantages. Even though it's now 2026, you may still be able to make 2025 IRA contributions up until the federal tax filing deadline (typically mid-April).

Here are a few key reminders as you plan:

Contribution Limits (2025)

For tax year 2025, the IRA contribution limits are:

- \$7,000 if you are under age 50
- \$8,000 if you are age 50 or older (includes catch-up contributions)

Traditional vs. Roth IRAs

A Traditional IRA may offer potential tax benefits depending on your income and whether you (or your spouse) have a workplace retirement plan. A Roth IRA uses after-tax contributions, and qualified withdrawals in retirement can be tax-free. Eligibility is based on IRS income limits. At this time, ARC offers our members Traditional IRAs, but if Roth IRAs are a product you're interested in, please let us know. We are always working to meet our members' needs.

Before you contribute

- Confirm eligibility (income and retirement plan rules may apply)
- Decide whether Traditional or Roth fits your goals
- Keep records of your contribution for tax time

If you have questions about the best option for your situation, we recommend speaking with a qualified tax advisor. If you'd like help setting up savings habits or building a budget, ARC is here to help you plan confidently. To open an IRA or make a 2025 contribution, contact ARC FCU.

This article is for general information only and is not tax advice. Please consult a tax professional regarding eligibility and deductibility.

\$15,000 Grants Available

FIRST FRONT DOOR PROGRAM HELPS 1ST TIME HOMEBUYERS

ARC is preparing to offer the First Front Door program to our members looking for down payment and closing cost assistance when purchasing their first home this spring. The buyer cannot have owned a home in the past three years and must contribute at least \$1,500 toward the purchase of their new home. Additional requirements for the program, such as completing a pre-approved homebuyer counseling course, meeting income guidelines for the program, and purchasing the home as your primary residence (no investment or commercial properties allowed) all apply.

This grant program is designed to help members who may be ready to take on a mortgage payment, but are not able to front the large sum for a down payment and closing costs that can be a barrier to homeownership for many. Talk to a loan officer today for more details on the program and learn how to submit your application. **DON'T WAIT!** Funds for this program go fast!

Call or text our loan department at 814-946-0857 or email loan@arcfcu.org to learn more or start your application. To improve your odds of receiving a

First Front Door grant, **apply before May 19, 2026.**

Applying for the First Front Door grant? Ask about additional grants from the Federal Home Loan Bank and ARC Federal Credit Union that could get you thousands of dollars toward your approved first-time home purchase!*



Winter Scam Alert

DON'T LET FRAUD RUIN YOUR NEW YEAR

Fraudsters count on busy seasons with holiday spending, tax time, and cold-weather emergencies to catch people off guard. Protect yourself with a few simple habits.

- Don't click links from unexpected texts/emails
- Be cautious of urgent "payment needed now" messages
- Verify charities and "fundraisers" before donating
- Never share online banking credentials or verification codes
- If something feels off, pause and call a trusted number (not the number in the message)

If you ever suspect fraud on your account, contact ARC immediately. Download our ARCFCU Cards app for iPhone or Android to easily lock/unlock your debit and credit cards from your phone or call 1-888-918-7313 to report fraudulent card activity.

Holiday Closings

JAN 19 - Martin Luther King, Jr. Day
FEB 16 - Presidents' Day
APR 3 - Good Friday (open 8am-12pm)



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.