

ARC Monthly Newsletter

December, 2011

Fran Pierce, Editor



Christmas Blessings to all!

US Savings Bonds

The US Department of Treasury announced that it will eliminate over-the-counter sales of paper savings bonds on December 31, 2011. However, electronic savings bonds will remain available to consumers for purchase through TreasuryDirect, a secure web-based system operated by the Bureau of Public Debt. You can go to the following website for more information about purchasing, managing and redeeming your bonds online: www.treasurydirect.gov. While we don't sell savings bonds, we thought this information important and wanted to let our members know about it. The government has indicated that it can save approximately \$120 million over the next 5 years.

Christmas helpers

Even though your Christmas club deposits were good, there may not be enough to get all the gifts you want. If you are short of funds, please consider our Holiday Loan to help you out. A thousand dollar loan for one year is about \$89 per month at our special rate of 9.9% apr. This offer is good through January 31, 2012.



*Merry Christmas and Happy New Year
from your friends at ARC Credit Union*

*Nan
Diane
Donna
Pat
Mary
Marge
Sue
Ann*

Medallion Signature Guarantee

We are sad to announce that we are dropping this service effective 1-1-12. We have very few members requesting it and the cost to offer it has been steadily increasing.

Holiday Hours

We will be open 9:30 am to 6 pm on Friday,
December 23 and December 30

>> Closed Christmas Day, December 25 and
December 26 (Christmas observed this day.)

>> Closed New Years Day, January 1 and January 2
(New Year's observed this day)

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