



# ARC ANGLES

*All Family Members Are Eligible to Join.*

JANUARY 2012

## Newsletters at [www.arccu.com](http://www.arccu.com)

ARC monthly and quarterly newsletters are now available at our website: [www.arccu.com](http://www.arccu.com). It is located on our homepage, left side bullets. Click on newsletters and you can choose which issue.

If you opt out of paper statements, this gives you the opportunity to “see what’s going on” at the credit union. This also gives you the chance to win \$25 if you can find your account number in our quarterly newsletter. It’s worth a look!



25591

## Mobile Banking

We are working on finalizing our mobile banking. We will have more information available in late January. Give us a call and we can tell you how we’re coming along.

## Member Alerts

If you wish to have alerts on low balances, third party deposits, payment reminders, and other informational things on your account, go to our home banking site. You’ll find choices under the heading “my account”. You can have messages sent to your email address or your phone number. Give us a call.

## It’s That Time of Year Again

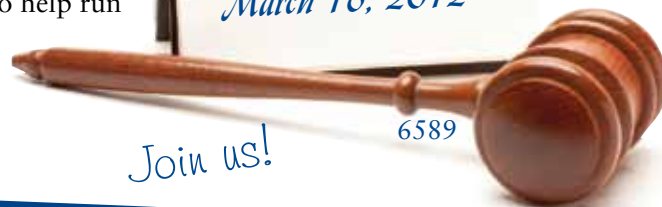
Annual Meeting and Elections being held on **Friday, March 16, 2012**, at 7 pm in room 103 at **St. Athanasius Church**, corner of Kelly and Thirteen Mile Road, Roseville. Join us for business and socializing along with food and refreshments. We ask for a \$5 donation which is given to the Macomb Food Pantry.

At this meeting, we will have our election of officers. The following positions will be open: two board of directors positions, one position on credit committee and one position as an alternate to the credit committee. All board and committee members are volunteers and do not get paid for this work. Board members whose terms are up include Jim Lentz and Jim Shereda. For credit committee positions, we have Barb Shereda and Frances Pierce. Check your schedule and see if you have time to help run a credit union!



Join us!

6589



## Holiday Loan Special

Again this year we are offering our 12-month Holiday Loan at a discounted rate. It is only **9.9% apr.** If your cash savings ran out and you need help, give us a call. This rate is in effect till January 31, 2012.

## Holiday Closings

**Martin Luther King Jr. Day**  
Monday, January 16

**Presidents’ Day**  
Monday, February 20

# ARC 5403 CREDIT UNION

MEMBER OWNED | LIFETIME MEMBERSHIP

Enjoy the Benefits of Credit Union Membership...

# ARC CREDIT UNION

### Mission Statement:

ARC Credit Union is a not-for-profit financial organization. Our goal is to provide the best possible financial services to our members at competitive rates and to maintain the credit union's long-term financial stability.

18720 Thirteen Mile Road  
Roseville, MI 48066

Monday - Thursday: 9:30 - 4:00 p.m.

Friday: 9:30 - 6:00 p.m.

Phone: 586.773.9112

FAX: 586.773.6261

Website Address: [www.arccu.com](http://www.arccu.com)  
email: [arc.msr@sbcglobal.net](mailto:arc.msr@sbcglobal.net)

### BOARD OF DIRECTORS

Frances Schulte, President  
Dennis O'Meara, Vice President  
James Lentz, Treasurer  
Marie Cilluffo, Secretary  
Tom Guswiler  
Jim Shereda  
Arzo Smith

### SUPERVISORY COMMITTEE

Paul Klozik, Chair  
Terry Bossick  
Kurt Klein

### CREDIT COMMITTEE

Robert Cory, Chair  
Barbara Shereda  
Tom Jarosz  
Frances Pierce, Alternate

### GENERAL MANAGER

Fran Pierce

## Auto Show Tickets on Sale

North American International Auto Show tickets are on sale at the credit union at a reduced price. Show runs from January 14 to January 22, 2012.



## AUTO LOANS

Don't forget that we may be able to refinance your current auto loan at a lower payment and/or rate. This may save you big bucks! Get your loan papers together and we'll see if we can help. At the current time, our auto rates on new or used cars can be as low as **3.99% apr**. See us for details. Normal loan guidelines will apply. (We do not refinance our own loans.)

## Medallion Signature Guarantee

We are sad to announce that we are discontinuing this service as of January 1, 2012. There were only a few members who took advantage of this service and the cost to offer it has been steadily increasing.

## FYI

In case you didn't read about it, the U.S. Department of Treasury announced that they will no longer offer paper savings bonds as of January 1, 2012. To purchase a bond, you need to go online at [www.treasurydirect.gov](http://www.treasurydirect.gov). Bonds can still be redeemed at a local financial institution or online at their website.

## Fed Up with Bank Fees?

Sign up for our fee-free checking account and you can get our free debit card. Look for the "switch kit" on our website's home page. Choose the form you need and bring it to us so that we can make things happen for you. Ask any staff member. Website: [www.arccu.com](http://www.arccu.com).

## DIVIDEND RATES

### Fourth Quarter 2011

Account	APY
Regular Shares .....	.03% APY
Christmas Club.....	.03% APY
Vacation Savings .....	.03% APY

### For First Quarter 2012

IRA Accounts.....0.25% APY  
Based on earnings. Rates are declared by the Board of Directors at the end of the dividend period.  
APY= Annual Percentage Yield.

## Want to Win a Quick \$25?

We have hidden several member account numbers within the newsletter. If you find yours, bring the newsletter to our office and we will pay you \$25. How much easier can it get?



Federally insured by NCUA

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