



# ARC ANGLES

*All Family Members Are Eligible to Join.*

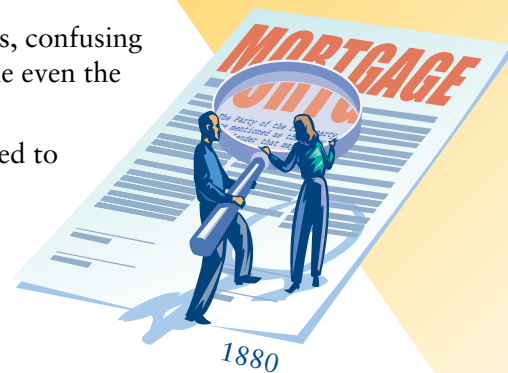
OCTOBER 2011

## Buying a Home? What you don't know CAN hurt you.

Buying a home in today's market can be a challenge. Tighter credit requirements, confusing financing regulations and a housing market flooded with foreclosures can baffle even the most experienced buyers.

If you're thinking of buying a home, our **FREE** seminar is just what you need to gain all the tools, tips and advice to get into the **RIGHT** home for **YOU!**

Learn how your credit score can affect your purchase and how to improve it. Learn how you can qualify for a mortgage, and establish a budget for a down payment and closing costs. Learn how to navigate the selection of homes on the market, so your dream home doesn't turn into a nightmare.



## Holiday Closing

**Columbus Day**  
Monday, October 10  
Open 9:30 to 1 pm

**Veterans' Day**  
Friday, November 11  
Open all day

**Thanksgiving Day**  
Thursday, November 24  
Closed

Friday, November 25  
Open 9:30 to 1 pm

**Christmas Day**  
Monday, December 26 (Observed)  
Closed

**New Year's Day**  
Monday, January 2 (Observed)  
Closed

We're offering two convenient dates and locations; pick the one that's best for you:

Tuesday, November 8th at E & A Credit Union in Port Huron or Wednesday, November 9 at the Warren Community Center in Warren. Both seminars begin at 6:30 p.m. and will be followed by a question and answer session.

For more information, or to register, visit [www.partnerinhome.com](http://www.partnerinhome.com), call 248-799-8555 or email [kfairley@mortgagecenter.com](mailto:kfairley@mortgagecenter.com).

## ARC Platinum VISA

Use your ARC Platinum VISA for the upcoming holiday shopping season. You'll get a low, non-variable annual percentage rate of only **13.9%**. Along with this low rate you'll receive ScoreCard reward points. You can choose from electronics, sports, travel, home goods, and more. Go to [www.scorecardrewards.com](http://www.scorecardrewards.com) to see what you can get for the points you have earned.



6775

# ARC <sup>351</sup> CREDIT UNION

MEMBER OWNED | LIFETIME 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)

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Fran Pierce

## CREDIT UNIONS BUILD A BETTER WORLD

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. As we celebrate International Credit Union Day this October and prepare for the United Nations' International Year of Cooperatives in 2012, we celebrate, with more than 186 million people worldwide, that we're all part of building a better world.

New federal laws and regulations are changing the structure and face of the financial services industry. In this time of accelerating change, it is important to truly understand how credit unions are unique and different, and why we remain a necessary and extremely popular financial alternative for nearly 90 million Americans.

- **Not-for-profit.** Credit unions are not-for-profit financial cooperatives. We exist to serve our members, not to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees.
- **Taxation.** Credit unions do pay taxes – payroll taxes, sales taxes, and property taxes. Congress exempts credit unions from federal income taxes. The exemption was established in 1937, affirmed by statute in 1951, and re-affirmed in 1998.
- **Ownership.** Credit unions are an economic democracy. Each credit union member has equal ownership and one vote -- regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.
- **Volunteer Boards.** Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.
- **Membership Eligibility.** By current federal statute, credit unions cannot serve the general public. People qualify for a credit union membership through their employer, organizational affiliations like churches or social groups, or a community-chartered credit union.
- **Financial Education for Members.** Credit unions assist members to become better-educated consumers of financial services.
- **Social Purpose: People Helping People.** Credit unions exist to help people, not make a profit. Our goal is to serve all our members well, including those of modest means – every member counts.

Join us on Thursday, October 20 for cider, coffee, donuts and other surprises.

## DIVIDEND RATES

**Second Quarter 2011**

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

**For Fourth Quarter 2011**

IRA Accounts.....0.50% 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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