



DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



JANUARY 2018

BILL CONSOLIDATION LOAN

Now thru February 28, 2018

Feeling stretched thin after the holidays?



Consolidate all your bills into just one easy payment.

Interest Rate: As low as 6.50%

(based on credit score)

Term: 24 months

Simply fill out a loan application, bring in your bills and we will pay them off for you!

Contact the Credit Union Office for information.

2017 IRA CONTRIBUTION

Contribute to your Individual Retirement Account before this year's Income Tax filing deadline of April 17, 2018, to have it apply for the 2017 tax year.



This year's Toys for Tots campaign ended on an upbeat note again! We didn't count the toys, but can assure the "givers" that you made a lot of York County boys and girls very happy on Christmas Day.

Thanks again for your generosity!

IRS FEDERAL TAX REFUND

When arranging for Direct Deposit of your IRS Federal Tax Refund, it is essential that you provide the IRS with accurate information. To assist you in filling out your Federal Tax Return properly, list your Credit Union account number for savings or your ten digit checking account number for checking, along with our Credit Union routing number: 231 387 275.

HAPPY NEW YEAR!!!

The officers, directors, staff and volunteers of PACE Resources FCU take this opportunity to wish you and yours a healthy and prosperous new year.

Bonus Book 2018

Bonus Books are a great way to save money on dining, shopping, travel, shows, golf and more. Bonus Books also make excellent Christmas gifts. Members of PACE Resources FCU can purchase the 2018 Bonus Book at a reduced price of \$22.50 and are available at all Credit Union branches. Non-members may also purchase them for the retail price of \$28.00.

Pick one up today and start saving!

MOVED LATELY???

If you moved and have a new address and phone number or would like us to have your e-mail address, now is the time to update your information with the Credit Union.

DID YOU KNOW???

We have a range of services for you and some of them are **FREE OF CHARGE!!!** Money Orders, Postage Stamps, Movie Tickets, Bonus Books, Foreign Currency, VISA Gift Cards and Fee Free Checking are just some of the services we provide. See any branch office for details.

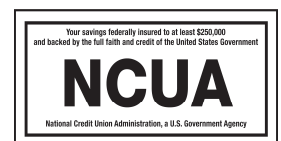


PACE Resources FCU is again offering the "SKIP-A-PAYMENT" option on your loans for the month of **January**. The fee to take advantage of this offer is \$35 per loan and loans must be current to qualify. Use the extra cash you save for those upcoming holiday expenses!

(Forms are available at the Credit Union.)



Serving the Employees and Families of
PACE Resources, Inc., Buchart Horn/BASCO,
Adhesives Research, Inc., Print-O-Stat, Inc.,
Topflight Corp., Conductive Technologies, Inc.
Paragon Engineering Services



BOARD OF DIRECTORS:

Brent Bakner Chairperson
Kate Schulte Vice Chairperson
Scott Thomassy Treasurer
Teresa Blauch Secretary
Linda Brown Director
Annie Hackenberger Director
Casey Miller Director
David Noll Director
Eugene Williams Director

CREDIT COMMITTEE:

York Glen Rock
Keith Shirk Chairperson Jackie Sprenkle
Kevin Myers Secretary Thomas Bezek
Jeff Culton Members Gail Markle
Arijana Cooper Loan Officers Kris Clark

SUPERVISORY COMMITTEE:

Amy Frey Co-Chairperson
Mike Vondran Co-Chairperson
William Ramage II Member
Ben Wagner Member
Brian Young Member

FINANCIAL REPORT:

November 2017

Share Totals	\$5,205,771
Loan Totals	\$1,572,719
Assets	\$5,742,463
Members	927

VISIT US ON THE WEB!

Imagine having access to your Credit Union from anywhere and at anytime. All you need is a computer that has an internet connection to see all the services PACE Resources FCU can do for you. Visit us at www.paceresourcesfcu.virtualcu.net for the latest news regarding the Credit Union.

BUSINESS HOURS**YORK**

Phone: 717-852-1390 Fax: 717-852-1391
Monday through Friday 8:00a to 12:30p, 1:30p to 4:30p
E-mail – pacefcu@pace-resources.com

TOPFLIGHT

Phone: 717-227-5200 Fax: 717-227-5345
E-mail – pacefcugr@pace-resources.com

ADHESIVES RESEARCH

Phone: 717-227-3316 Fax: 717-227-3201
E-mail – pacefcugr@pace-resources.com

WEBSITE – www.paceresourcesfcu.virtualcu.net

WELCOME NEW MEMBERS!

Donald Angelina Thomas Suchevid II
Samuel Gonzalez Steven Yorgey

UPCOMING CLOSED HOLIDAYSMONDAY, MAY 28thWEDNESDAY, JULY 4thMONDAY, SEPTEMBER 3rd

RATE BILLBOARD

All rates are effective January 17, 2018, and are subject to change without notice.

LOANS

Share Secured	1 — 60 months	3.000%
New Vehicle	**Rates as low as Terms up to 72 months	2.000%
Used Vehicles <u>2015 and Above</u>	**Rates as low as Terms up to 72 months	3.000%
<u>Thru 2014</u>	**Rates as low as Terms up to 60 months	3.500%
Home Equity	1 — 60 months	3.750%
Home Equity LOC*	61 — 120 months 121 — 180 months	4.500% 5.000%
Signature	**Rates as low as	8.500%
Signature LOC*	**Rates as low as Up to \$10,000	8.500%
VISA Credit Card	Up to \$10,000	10.500%

* **Line-of-Credit**** **Based upon individual credit score and term**

CERTIFICATES/IRA's

6 month	Minimum \$ 500.00	0.200% APY ❖
12 month	Minimum \$ 500.00	0.300% APY ❖
24 month	Minimum \$ 1,000.00	0.400% APY ❖

CLUBS

Christmas Club	At maturity	0.100% APY ❖
Vacation Club	At maturity	0.100% APY ❖
Other Clubs		0.050% APY ❖

SHARES

Regular Shares	\$5 and Up	0.050% APY ❖
Share Draft/Checking	Daily Balance	0.050% APY ❖

❖ **Annual Percentage Yield**
