



# DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



APRIL 2018

## 49TH ANNUAL MEETING



The 49<sup>th</sup> Annual Meeting of the PACE Resources FCU was held Wednesday, April 11, 2018, at the Union Fire & Hose Co. #1, in Dover, PA. The dinner meeting was attended by seventy-two

people including guests and children.

Following a delicious all-you-can-eat family style turkey and roast beef dinner, Board Vice-Chairperson, Kate Schulte introduced the current staff, directors, committee members and nominees. Re-elected to the Board were Teresa Blauch, Dave Noll and Scott Thommas. Jeff Culton was re-elected to the York Credit Committee. Newly elected to the Glen Rock Credit Committee was Deb Reynolds and Pete Knaub.

A big Thank You to Serenity Spa & Salon @ Heritage Hills and Brown's Orchards & Farm Market that contributed door prizes for our Annual Meeting. Also contributing were our company sponsors: Adhesives Research, Inc., Buchart Horn, Inc., PACE Resources, Inc., Paragon Engineering Services, Print-O-Stat, Inc., and Topflight Corporation.

**Many thanks to our loyal members for making the Annual Meeting a huge success!**

## YOUTH MONTH—THE SCIENCE OF SAVING

April 2018

Join us this month as we celebrate "National Credit Union Youth Month". Youth through age 17 will be entered in a **\$1,000 grand prize drawing** sponsored by the Credit Union National Association.

In addition, when you open a new youth account for your child/grandchild or make a deposit into an existing youth account during this month, PACE Resources FCU will match your deposit up to **\$10**. Enter our poster-coloring contest for a chance to win a **\$15 Visa Gift Card** for ages 0-9, or a **\$15 Visa Gift Card** for ages 10-17. Pick up a poster at any Credit Union Office and return the completed poster to the Credit Union by April 30<sup>th</sup>. Poster drawings will be held on May 4<sup>th</sup>.

PACE Resources FCU membership is open to all your family members.

## EFFECTIVE FRIDAY—MAY 4, 2018

**Changes for when visiting the York Credit Union Office, until further notice:**

Buchart-Horn has new summer hours through September 28<sup>th</sup> and will be closed Fridays at noon.

This change does not effect Credit Union hours, but when visiting the York Credit Union Office on Fridays, 12:00-4:30 pm, you will need to use the First Floor entrance and Ring the Credit Union Doorbell or call **852-1390** to be admitted.

## VISA CREDIT CARD

PACE Resources FCU has a **VISA Credit Card** with a low interest rate of **10.50%** on purchases, cash advances and balance transfers. The payback term is **ONLY 2%** of your balance, plus interest.

## LOW-RATE AUTO LOANS

Finance a new or used vehicle loan with us or refinance from a different lender and save!!!

### **NEW VEHICLES:**

\*Rates as low as **2.00%** with terms up to 72 months

### **USED VEHICLES 2015 AND NEWER:**

\*Rates as low as **3.00%** with terms up to 72 months

### **USED VEHICLES 2003 THRU 2014:**

\*Rates as low as **3.50%** with terms up to 60 months

## VACATION CLUB

It isn't too late to join our 2019 VACATION CLUB that pays a dividend rate of .10% APY.

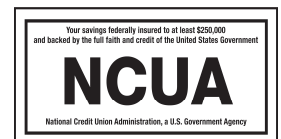
By saving just **\$20** per week, you will have over **\$1,040** for your vacation next summer...all expenses paid!

The **2018 Vacation Club** funds were transferred to your Regular Savings Account and are now available.

51 VACATION CLUB members will enjoy their 2018 Vacation with a payout of over **\$34,536!**



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



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**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  
Dave Noll ..... Director  
Gene Williams ..... Director

**CREDIT COMMITTEE:**

York ..... Glen Rock  
Keith Shirk ..... Chairperson ..... Deb Reynolds  
Kevin Myers ..... Secretary ..... Tom Bezek  
Jeff Culton ..... Members ..... Pete Knaub  
Arijana Cooper ..... Loan Officers ..... Kris Clark

**SUPERVISORY COMMITTEE:**

Amy Frey ..... Co-Chairperson  
Mike Vondran ..... Co-Chairperson  
Bill Ramage ..... Member  
Ben Wagner ..... Member  
Brian Young ..... Member

**FINANCIAL REPORT:**

March 2018

Share Totals	\$5,296,807
Loan Totals	\$1,503,133
Assets	\$5,865,806
Members	909

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**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](http://www.paceresourcesfcu.virtualcu.net) for the latest news regarding the Credit Union.

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**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](mailto:pacefcu@pace-resources.com)

**TOPFLIGHT**

Phone: 717-227-5200 Fax: 717-227-5345  
E-mail – [pacefcugr@pace-resources.com](mailto:pacefcugr@pace-resources.com)

**ADHESIVES RESEARCH**

Phone: 717-227-3316 Fax: 717-227-3201  
E-mail – [pacefcugr@pace-resources.com](mailto:pacefcugr@pace-resources.com)

WEBSITE – [www.paceresourcesfcu.virtualcu.net](http://www.paceresourcesfcu.virtualcu.net)

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**WELCOME NEW MEMBERS!**

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Dominic Calcutt

Marc Hershey

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**UPCOMING CLOSED HOLIDAYS**MONDAY, MAY 28<sup>th</sup>WEDNESDAY, JULY 4<sup>th</sup>MONDAY, SEPTEMBER 3<sup>rd</sup>

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**RATE BILLBOARD**

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

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**LOANS**

Share Secured	1 — 60 months	3.000%
New Vehicle	**Rates as low as Terms up to 72 months	2.000%
Used Vehicles <u>2014 and Above</u>	**Rates as low as Terms up to 72 months	3.000%
<u>Thru 2013</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**

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**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 ❖

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**CLUBS**

Christmas Club	At maturity	0.100% APY ❖
Vacation Club	At maturity	0.150% APY ❖
Other Clubs		0.050% APY ❖

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**SHARES**

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

❖ **Annual Percentage Yield**

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