



DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



OCTOBER 2018

GLEN ROCK OFFICE

Adhesives Research Office is Moving

Due to renovations at Adhesives Research in Building 4, the Credit Union office will be relocating to its previous location next to the elevator on October 18th. Please contact the Credit Union with any questions!

Bonus Book 2019

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 2019 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.

****Coupons can be used immediately...
Right now in 2018.****

Pick one up today and start saving!

SKIP-A-PAYMENT

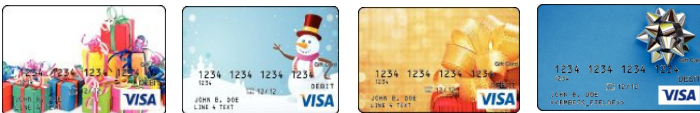
PACE Resources FCU is again offering the "SKIP-A-PAYMENT" option on your loans for the month of **December 2018** or **January 2019**. The fee to take advantage of this offer is \$35 per loan and loans must be current to qualify. Use the extra cash you save for those upcoming holiday expenses!

(Forms are available at the Credit Union.)

HOLIDAY VISA GIFT CARDS

Holiday gift cards from VISA are available at each of our Credit Union offices in amounts ranging from \$10 to \$1,000. There is a small processing fee of \$3 for each gift card.

Several holiday designs are available to choose from. Stop in and have a look or go online to our website.



HOLIDAY LOAN SPECIAL

Need some extra funds for the holidays?

November 1 - December 29, 2018

As Low As: 6.50%

Maximum Term: 24 Months



CREDIT UNION VOLUNTEER NEEDED

We are in need of a Credit Union volunteer to serve on our Glen Rock Credit Committee. If you are willing to serve, please give us a call.

INTERNATIONAL CREDIT UNION DAY

Who owns a credit union? Its members! On October 18th, PACE Resources FCU will join more than 68,882 credit unions around the world to celebrate International Credit Union Day. The credit union movement has grown to 231 million members in 109 countries.

This year's theme illustrates how credit union and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real.

As a not-for-profit financial cooperative, we strive to help improve the lives of our members. Stop in at PACE Resources FCU to learn more about the credit union difference!

**JOIN US TODAY AND
CELEBRATE WHAT
MATTERS!**



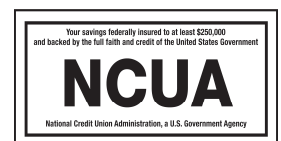
CHRISTMAS CLUB

The 2018 Christmas Club funds have been transferred to your regular savings account and were available October 4, 2018. We had 116 members save in excess of \$231,848 this year.

The new 2019 Christmas Club started October 1st. Did you remember to sign up or renew your contribution amounts? It's not too late. Call us today!



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:

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Kate Schulte Vice Chairperson
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CREDIT COMMITTEE:

York Glen Rock
Keith Shirk Chairperson Deb Reynolds
Kevin Myers Secretary ****NEEDED****
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:

August 2018

Share Totals \$5,351,470
Loan Totals \$1,517,543
Assets \$5,938,343
Members 888

VISIT US ON OUR UPGRADED WEBSITE!

We recently upgraded our website to be more user friendly and have more information for you on everything that PACE Resources FCU offers. 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!

Louis Davidson III

Riley Fuhrman

UPCOMING CLOSED HOLIDAYSTHURSDAY & FRIDAY, NOVEMBER 22nd-23rdMONDAY & TUESDAY, DECEMBER 24th-25thFRIDAY & MONDAY, DECEMBER 31st-JANUARY 1st

RATE BILLBOARD

All rates are effective October 1, 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	4.500%
	121 — 180 months	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	0.350% APY ❖
12 month	Minimum \$ 500.00	0.500% APY ❖
24 month	Minimum \$ 1,000.00	0.600% APY ❖

CLUBS

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

SHARES

Regular Shares	\$5 and Up	0.150% APY ❖
Share Draft/Checking	Daily Balance	0.050% APY ❖

❖ **Annual Percentage Yield**
