



# DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



**JANUARY 2019**

## BILL CONSOLIDATION LOAN

Now thru February 28, 2019

Does the weight of your bills  
got you feeling tied down?



Consolidate all your bills into one loan  
and let us help you bear the load!

**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!

## 2018 IRA CONTRIBUTION

Contribute to your Individual Retirement Account  
before this year's Income Tax filing deadline of  
April 15, 2019, to have it apply for the 2018 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 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.

**Pick one up today and start saving!**

## 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.

## 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.

## HOLIDAY SKIP-A-PAY

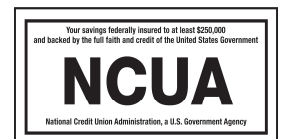


PACE Resources FCU is again offering the  
"SKIP-A-PAYMENT" option on your loans for the  
month of **January**. The fee to take advantage of this  
offer is \$35 per loan and loans must be current to  
qualify. Use the extra cash you save for those upcoming  
holiday expenses!

(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



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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  
David Noll ..... Director  
Eugene Williams ..... Director

**CREDIT COMMITTEE:**

York ..... Glen Rock  
Keith Shirk ..... Chairperson ..... Deb Reynolds  
Kevin Myers ..... Secretary ..... TBD  
Jeff Culton ..... Members ..... Pete Knaub  
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 2018

Share Totals	\$5,170,343
Loan Totals	\$1,376,303
Assets	\$5,774,176
Members	881

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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**

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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**

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**ADHESIVES RESEARCH**

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

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**WELCOME NEW MEMBERS!**

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Todd Shindlecker

Tabitha Will

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**UPCOMING CLOSED HOLIDAYS**MONDAY– MAY 27<sup>th</sup>THURSDAY – JULY 4<sup>th</sup>MONDAY – SEPTEMBER 2<sup>nd</sup>

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**RATE BILLBOARD**

All rates are effective January 1, 2019, 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>2016 and Above</u>	**Rates as low as Terms up to 72 months	3.000%
<u>Thru 2015</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	0.350% APY ❖
12 month	Minimum \$ 500.00	0.500% APY ❖
24 month	Minimum \$ 1,000.00	0.600% APY ❖

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**CLUBS**

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

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**SHARES**

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

❖ **Annual Percentage Yield**

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