



DOLLARS AND SENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



APRIL 2019

FINAL CALL!!! 50TH ANNUAL DINNER MEETING

WHEN: Tuesday, April 30, 2019
LOCATION: Union Fire & Hose Company #1
30 East Canal Street, Dover, PA
PURPOSE: Business Meeting/Elections of Officers

SOCIAL HOUR at 5:00 PM / DINNER at 6:00 PM

MENU- FAMILY STYLE DINNER

Fruit Cup, Turkey and Roast Beef, Mashed Potatoes, Filling, Gravy, Corn, Applesauce, Rolls with Butter, Ice Cream Sundae, Tea/Coffee



Support your Credit Union by bringing your family and friends and join us for an evening of fun! The cost of dinner is \$9 per person- children thru age 10 are free. **Tickets are available at all Credit Union Offices or by calling 852-1390 and must be purchased by April 9th.**

THIS EVENT IS OPEN TO EVERYONE... MEMBERS & NON-MEMBERS!!!

YOUTH MONTH—THE FUTURE IS YOUR\$

April 2019

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 30th. Poster drawings will be held on May 4th.

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

GLEN ROCK OFFICE STAFF CHANGE

Congratulations to Jillian who is pregnant and due on June 16th! After having her baby, Jillian still plans on working for the Credit Union, but will only be filling in as needed.

We would like to welcome **Brittany Oster** to PACE Resources FCU. She has been working at the Glen Rock Branch Offices since February. Brittany brings over 8 years of banking experience, is thrilled to be joining the PACE Resources FCU team and looks forward to working with everyone. If you haven't already, please stop by and say “HI”.

LOW-RATE AUTO LOANS

Finance a new/used vehicle with us or refinance from a different lender & save!



NEW VEHICLES:

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

USED VEHICLES 2016 AND NEWER:

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

USED VEHICLES 2004 THRU 2015:

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

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.

VACATION CLUB



It isn't too late to join our 2020 **VACATION CLUB** that pays a dividend rate of **.15% APY**.

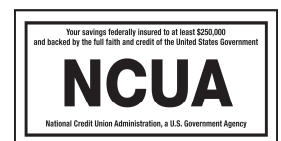
By saving just **\$20** per week, you will have over **\$1,040** for your vacation next year...all expenses paid!

The **2019 Vacation Club** funds were transferred to your Regular Savings Account and are now available.

49 **VACATION CLUB** members will enjoy their 2019 Vacation with a payout of over **\$33,472!**



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
Dave Noll Director
Gene 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
Bill Ramage Member
Ben Wagner Member
Brian Young Member

FINANCIAL REPORT:

February 2019

Share Totals \$5,391,026
Loan Totals \$1,603,550
Assets \$6,007,424
Members 869

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 online at 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 – paceresourcesfcu.virtualcu.net

WELCOME NEW MEMBERS!

Douglas Errickson Brittany Oster
Celina Grau John Radigan
Shadlee Meadows Elizabeth Welk
Randy Meadows

UPCOMING CLOSED HOLIDAYSMONDAY, MAY 27thTHURSDAY, JULY 4thMONDAY, SEPTEMBER 2nd

RATE BILLBOARD

All rates are effective April 1, 2019, 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>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 | 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 | 0.700% APY ❖ |
| 12 month | Minimum \$ 500.00 | 1.000% APY ❖ |
| 24 month | Minimum \$ 1,000.00 | 1.210% APY ❖ |

CLUBS

| | | |
|----------------|-------------|--------------|
| Christmas Club | At maturity | 0.150% APY ❖ |
| Vacation Club | At maturity | 0.150% 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
