



DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



JULY 2019

UPCOMING CLOSINGS

**MONDAY, AUGUST 19th thru
TUESDAY, AUGUST 27th**

The **GLEN ROCK OFFICES** will be **CLOSED** and the **YORK OFFICE** will be **OPEN** on a limited schedule. Call in August for more details.

TRAVEL ADVISORY

If you have a PACE Resources FCU Visa debit or credit card, don't forget to notify the Credit Union **BEFORE** you leave for vacation. If you do not notify us, transactions **MAY BE DECLINED!** Just give us a quick call or email and we will get your card(s) updated so you will have access to your card during your travels.

LOW-RATE AUTO LOANS

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

NEW VEHICLES:

*Rates as low as **2.50%** with terms up to 72 months

USED VEHICLES 2016 AND NEWER:

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

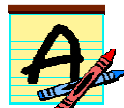
USED VEHICLES 2004 THRU 2015:

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

REPORT CARD REWARDS

All youth members: Bring your **REPORT CARD** to the Credit Union by July 31st. PACE Resources FCU will deposit **\$1** into your **SAVINGS ACCOUNT** for every **"A"** you received for the 4th marking period of 2019.

PACE Resources FCU would like to reward you for a job well done!



KEEP UP THE GOOD WORK!

CONGRATULATIONS JILLIAN!

Jillian had her baby girl named Lyla on June 16th. Mom and baby are both happy and healthy! Jillian will still continue to work for the Credit Union, but will only be filling in as needed.

VACATION SKIP-A-PAYMENT



As a member of PACE Resources FCU, you are entitled to Skip-A-Payment on your Credit Union loans the month of **July or August**.

Interest will continue to accumulate on your loan during the month your payment is skipped. The fee to take advantage of this service is \$35 per loan.

* Loans must be current to qualify for this service.

DID YOU KNOW??

PACE Resources FCU offers a variety of products and services. We offer VISA Gift Cards, Postage Stamps, Wire Transfers, Regal Movie Tickets, Bonus Books, and FREE Money Orders and Checks.

Depending on your financial needs we have a variety of accounts, CD's, and loans. We offer Fee Free Checking, Christmas and Vacation Clubs, Convenience Clubs, and Regular Share Accounts. We also offer Vehicle Loans, Signature Loans, and Home Equity Loans.

Stop by any office for more information.

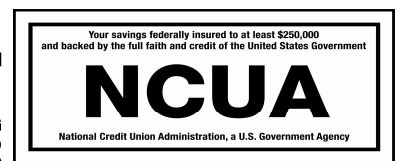
And remember...PACE Resources FCU membership is also open to all family members!

LOOKING FOR A LOW INTEREST RATE VISA CREDIT CARD?

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



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
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CREDIT COMMITTEE:

York Glen Rock
Keith Shirk Chairperson Deb Reynolds
Kevin Myers Secretary Chris Stoner
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:

May 2019

Share Totals \$5,252,074
Loan Totals \$1,575,982
Assets \$5,879,406
Members 849

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 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!

Cheyenne Brown	Gail Higgins
Miguel Diaz-Rojas	Randolph Hubb
Hans Gerhart	Gaius Newton
Sawyer Gerhart	Tyler Sheffer
Christina Gonzalez	William Smith

UPCOMING HOLIDAY CLOSINGSTHURSDAY, JULY 4thMONDAY, SEPTEMBER 2nd

RATE BILLBOARD

All rates are effective May 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	2.500%
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	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 months	Minimum \$ 500.00	0.700% APY ❖
12 months	Minimum \$ 500.00	1.000% APY ❖
24 months	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**
