



DOLLARS AND SENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



October 2019

CHRISTMAS CLUB

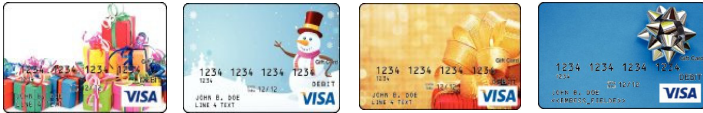
The 2019 Christmas Club funds have been transferred to your regular savings account and were available October 3, 2019. We had 102 members save in excess of \$79,160 this year.

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!

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.



BONUS BOOK 2020

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 2020 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 2019.****

HOLIDAY LOAN SPECIAL

Need some extra funds for the holidays?

November 1 - December 30, 2019

As Low As: 6.50%

Maximum Term: 24 Months



HOLIDAY SKIP-A-PAYMENT

PACE Resources FCU is again offering the "SKIP-A-PAYMENT" option on your loans for the month of **December 2019** or **January 2020**. 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!

INTERNATIONAL CREDIT UNION DAY

Who owns a credit union? Its members! On October 17, PACE Resources FCU will join more than 56,000 credit unions around the world to celebrate International Credit Union Day. The credit union movement has grown to 200+ million members in 100 countries.

Everything credit unions do serves the needs of members on a local scale. Credit unions impact local communities across the globe by bringing financial empowerment to their community, which inspires other credit unions to enhance their service.

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!

**Local Service.
Global Reach.**



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

DID YOU KNOW??

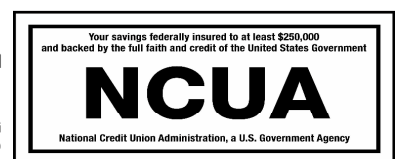
PACE Resources FCU offers a variety of products and services. We offer VISA Gift Cards, Postage Stamps, Wire Transfers, Regal Movie Tickets, Bonus Books, and FREE Money Orders and Checks.

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.



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 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:

August 2019

Share Totals \$5,140,867
Loan Totals \$1,561,923
Assets \$5,782,493
Members 830

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!

Andrea Bledsoe Debbie Will
Juliee Gomez Axel Wisner
Colby Tobias

UPCOMING HOLIDAY CLOSINGSThursday & Friday, November 28th-29thTuesday & Wednesday, December 24th-25thTuesday & Wednesday, December 31st-January 1st

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**
