



DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



January 2020

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.

HOLIDAY SKIP-A-PAYMENT



PACE Resources FCU is again offering the "SKIP-A-PAYMENT" option on your loans for the month of **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!

(Forms are available at the Credit Union)



Thank you to all who donated to Toys-for-Tots this past season. Once again we did a great job at providing local York county family's with toys for the holiday season!

Thanks again for your generosity!

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, 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.

BILL CONSOLIDATION LOAN

Now thru February 28, 2020

Does the weight of your bills have 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!

Contact the Credit Union Office for information.

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.

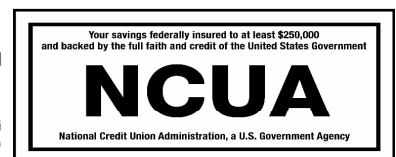
Bonus Book. 2020

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.

Pick one up today and start saving!



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:

November 2019

Share Totals \$5,188,974
Loan Totals \$1,637,496
Assets \$5,853,994
Members 816

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!

Justin Dooley Brian Reed
Harper Fuhrman Dawn Thompson
Raven Kraft

UPCOMING HOLIDAY CLOSINGSMONDAY– MAY 25thFRIDAY– JULY 3rdMONDAY – SEPTEMBER 7th

RATE BILLBOARD

All rates are effective January 1, 2020, 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>2017 and Above</u>	**Rates as low as Terms up to 72 months	3.000%
<u>Thru 2016</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**

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**
