



DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



October 2022

HOLIDAY LOAN SPECIAL

November 1st - December 30th, 2022



Is your tinsel in a tangle?

Don't let the stress of the holiday season get you down.

Let us help you unwrap a little extra this season!

- Special Rate As Low As: **6.50%** or **2% Off Our Current Rates**
- Maximum Term of 24 Months
- Maximum Amount of \$10,000

Visit a Credit Union Office to apply 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.



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.

Contact us for more information.

HOLIDAY SKIP-A-PAYMENT

PACE Resources FCU is again offering the "SKIP-A-PAYMENT" option on your loans for the month of **December 2022** or **January 2023**. 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!

HOME EQUITY LOAN SPECIAL

Put your home equity to good use!

September 1st - October 31st, 2022

What do you want to do this year.....take a family vacation, make improvements to your home, or consolidate your debts? Whatever your plans, there are a lot of reasons to use a PACE Resources FCU Home Equity LOC Loan to pay for them! Our Home Equity Loans have great low rates and many other saving benefits...

- Appraisal Fee Waived—save around \$500
- Rates as low as 4.00%
- Terms up to 15 years
- Up to 80% equity financing available

We also encourage members who have high-rate home equity loans from other lenders to refinance those with us. Refinancing at our low rates could give you lower monthly payments for the rest of your loan's original term!

Contact us for more information.

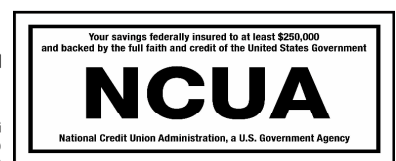
CHRISTMAS CLUB

The 2022 Christmas Club funds have been transferred to your regular savings account and were available October 3, 2022. We had 72 members save in excess of \$70,129 this year.

The new 2023 Christmas Club started October 3rd. Did you remember to sign up or renew your contribution amounts? It's not too late. Call us today!



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, D.E. Gemmill



BOARD OF DIRECTORS:

Brent Bakner Chairperson
Kate Schulte Vice Chairperson
Scott Thomassy Treasurer
Teresa Blauch Secretary
Annie Hackenberger Director
Casey Miller Director
Dave Noll Director
Dave Shirk Director
Gene Williams Director

CREDIT COMMITTEE:

York Glen Rock
Keith Shirk Chairperson Paula Fritz
Kevin Myers Secretary Mabelle Wagner
Carrie Gross Members Pete Knaub
Tia Grim 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 2022

Share Totals \$6,017,351
Loan Totals \$1,508,888
Assets \$6,769,863
Members 726

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 OFFICE:

Phone: 717-852-1390 Fax: 717-852-1391
Mon, Wed & Thurs: 8:00a - 12:30p, 1:30 - 4:30p
Tues & Fri: 8:00 - 11:00a, 12:00 - 12:30p, 1:30 - 4:30p
E-mail – pacefcu@pace-resources.com
When visiting the York Office, use the first floor entrance and call to be admitted.

ADHESIVES RESEARCH OFFICE:

Phone: 717-227-3316 Fax: 717-852-1391
E-mail – pacefcugr@pace-resources.com
When visiting the Adhesives Research Office, please call prior to coming and we will meet you outside.

WELCOME NEW MEMBERS!

Sally Caraballo Sergio Valdez-Ramos
Zane Gonzalez Erik Shirk
Adam Koons

UPCOMING HOLIDAY CLOSINGS

Thursday & Friday, November 24th - 25th

Friday & Monday, December 23rd & 26th

Friday & Monday, December 30th & January 2nd

RATE BILLBOARD

All rates are effective October 3, 2022, and are subject to change without notice.

LOANS

Share Secured	1 — 60 months	2.250%
New Vehicle	**Rates as low as Terms up to 72 months	2.750%
Used Vehicles <u>2019 and Above</u>	**Rates as low as Terms up to 72 months	3.250%
<u>Thru 2018</u>	**Rates as low as Terms up to 60 months	3.750%
Home Equity	1 — 60 months	4.000%
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	0.500% APY ❖
12 months	Minimum \$ 500.00	0.650% APY ❖
24 months	Minimum \$ 1,000.00	0.850% APY ❖

CLUBS

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

SHARES

Regular Shares	\$5 and Up	0.050% APY ❖
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❖ **Annual Percentage Yield**