



DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



October 2023

HOLIDAY SKIP-A-PAYMENT

PACE Resources FCU is again offering the "SKIP-A-PAYMENT" option on your loans for the month of **December 2023** or **January 2024**. 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!

HOLIDAY LOAN SPECIAL



- Available **November 1st** thru **December 29th, 2023**
- Maximum Term of 24 Months
- Maximum Amount of \$10,000
- 2% Off Our Current Signature Loan Rates
- Rates as low as **7.50% APR***

Visit a Credit Union Office to apply!

*APR = Annual Percentage Rate

-All loans subject to current loan policy.

-Interest Rate is based on your credit score and term of loan.

-Loans must be processed, approved and executed by December 29th, 2023 to take advantage of this offer.

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 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.

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

INTERNATIONAL CREDIT UNION DAY



Members and New Members...Reach out to us and say "Happy International Credit Union Day" during the week of **October 16th-20th, 2023** and we will deposit \$5 into your savings account with us*.

- ♦ **Stop in** at our Main Office in York or Branch Office in Glen Rock.
- ♦ **Call us** at (717) 852-1390 or (717) 227-3316.
- ♦ **Email us** at pacefcu@pace-resources.com
pacefcugr@pace-resources.com
- ♦ **Like or Follow Us** on Facebook:
<https://www.facebook.com/paceresourcesfcu>
- ♦ **Like or Comment** on this post via our Facebook page.

*One deposit per member

CHRISTMAS CLUB

The 2023 Christmas Club funds have been transferred to your regular savings account and were available October 2, 2023. We had 70 members save in excess of \$66,655 this year.

The new 2024 Christmas Club started October 2nd. Did you remember to sign up or renew your

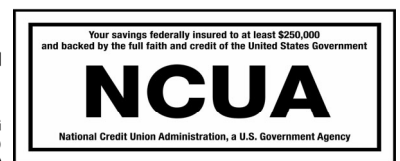
HOLIDAY VISA GIFT CARDS

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.



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

CREDIT COMMITTEE:

<u>York</u>	<u>Glen Rock</u>
Keith Shirk	Chairperson
Kevin Myers	Secretary
Carrie Gross	Members
Tia Grim	Loan Officers
	Paula Fritz
	Machelle Wagner
	Pete Knaub
	Kris Clark

SUPERVISORY COMMITTEE:

Amy Frey	Co-Chairperson
Mike Vondran	Co-Chairperson
Bill Ramage	Member
Ben Wagner	Member
Brian Young.....	Member

FINANCIAL REPORT:

August 2023

Share Totals	\$5,727,572
Loan Totals	\$1,865,963
Assets	\$6,592,881
Members	694

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!

Jeffrey Barnes	Shantana Tobias
Angela Minton	David Yurth
Eric Poindexter	

UPCOMING HOLIDAY CLOSINGS

Thursday & Friday, November 23 rd - 24 th
Friday & Monday, December 22 nd & 25 th
Friday & Monday, December 29 th & January 1 st

RATE BILLBOARD

All rates are effective July 19, 2023, and are subject to change without notice.

LOANS

Share Secured	1 — 60 months	2.500%
New Vehicle	**Rates as low as Terms up to 72 months	5.490%
Used Vehicles <u>2020 and Above</u>	**Rates as low as Terms up to 72 months	5.750%
<u>Thru 2019</u>	**Rates as low as Terms up to 60 months	6.000%
Home Equity	1 — 60 months	5.750%
Home Equity LOC*	61 — 120 months	6.000%
	121 — 180 months	6.250%
Signature	**Rates as low as	9.500%
Signature LOC*	**Rates as low as Up to \$10,000	9.500%
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	1.050% APY ❖
12 months	Minimum \$ 500.00	1.500% APY ❖
24 months	Minimum \$ 1,000.00	1.750% APY ❖

CLUBS

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

SHARES

Regular Shares	\$5 and Up	0.100% APY ❖
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❖ **Annual Percentage Yield**