



# DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



July 2024

## REPORT CARD REWARDS

All youth members: Bring your REPORT CARD to the Credit Union by July 31<sup>st</sup>. PACE Resources FCU will deposit \$1 into your SAVINGS ACCOUNT for every "A" you received for the 4th marking period of 2024.

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



KEEP UP THE GOOD WORK!

## INTERNET TELLER REMINDERS

Here are a few tips to keep in mind:

1. PENDING TRANSFERS- this screen only shows recurring transfers that have been set up to happen automatically.
2. TRANSFER FUNDS- when submitting a new transfer request, it will not show under "Pending Transfers" and will be completed the next business day. After selecting the SUBMIT button twice, a printable confirmation is displayed. This means your transfer was successful!
3. VIEWING TRANSFERS- once a transfer request is submitted and confirmed, you will not see the updated balances on your account until the next business day. When logging online, under the Welcome, "Your Name", will show when your account was updated for the day in the "Information As Of" date and time.

## 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.

## 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.

## MOVED LATELY???

If you moved and have a new address and phone number or would like us to have your e-mail address, now is the time to update your information with the Credit Union. It's important to keep us up to date as we may have to contact you for important information at times.

## VEHICLE LOAN SPECIAL

Now thru July 31, 2024

Catch the Savings....  
.50% off our current rates!



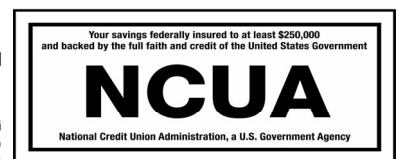
Thinking of buying a New or Used Vehicle, Boat, ATV or Motorcycle?

Want to Refinance a higher-rate loan from a different lender?

Contact us 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, D.E. Gemmill



## BOARD OF DIRECTORS:

Casey Miller ..... Chairperson  
Brent Bakner ..... 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:

York ..... Glen Rock  
Keith Shirk ..... Chairperson ..... Paula Fritz  
Kevin Myers ..... Secretary ..... Machelle 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:

May 2024

Share Totals ..... \$5,989,340  
Loan Totals ..... \$2,028,972  
Assets ..... \$6,985,401  
Members ..... 662

## 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](http://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](mailto: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](mailto:pacefcugr@pace-resources.com)  
When visiting the Adhesives Research Office, please call prior to coming and we will meet you outside.

## WELCOME NEW MEMBERS!

Josiah Hampton Calvin Russell  
George Jenkins Alyssa Slick  
Jeri Lucich

## UPCOMING HOLIDAY CLOSINGS

Monday, September 2<sup>nd</sup>  
Thursday, November 28<sup>th</sup>  
Friday, November 29<sup>th</sup>

## RATE BILLBOARD

All rates are effective June 19, 2024, 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	6.240%
Used Vehicles <u>2021 and Above</u>	**Rates as low as Terms up to 72 months	6.240%
<u>Thru 2020</u>	**Rates as low as Terms up to 60 months	6.490%
Home Equity	1 — 60 months	6.000%
Home Equity LOC*	61 — 120 months 121 — 180 months	6.250% 6.500%
Signature	**Rates as low as	10.000%
Signature LOC*	**Rates as low as Up to \$10,000	10.000%
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	0.750% APY ❖
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❖ Annual Percentage Yield