



DOLLARS AND \$ENSE

PACE RESOURCES FEDERAL CREDIT UNION NEWS AND VIEWS



January 2025

HOLIDAY SKIP-A-PAYMENT



PACE Resources FCU is again offering the “SKIP-A-PAYMENT” option on your loans for the month of **January 2025**. 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.)

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.

TOYS-FOR-TOTS



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!

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.

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.

BILL CONSOLIDATION LOAN

Now thru February 28, 2025

Debt catching up to you?



Interest Rate: As low as 8.00%
(based on credit score)

Maximum Term: 24 months

Simply fill out a loan application, bring in your bills and we will pay them off for you!

2024 IRA CONTRIBUTION

Contribute to your Individual Retirement Account before this year's Income Tax filing deadline of April 15, 2025, to have it apply for the 2024 tax year.

DID YOU KNOW??

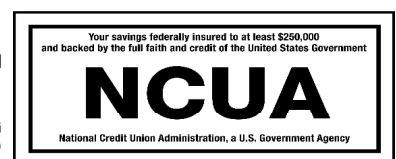
PACE Resources FCU offers a variety of products and services. We offer VISA Gift Cards, Postage Stamps, Wire Transfers, Regal Movie Tickets, Fee FREE Money Orders and Checks.

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.

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



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 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 2024

Share Totals	\$5,844,587
Loan Totals	\$2,000,647
Assets	\$6,882,888
Members	657

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!

Vitaly Falevich	Amanda Keefer
Jesse Forry	Kieshawn Smallwood
Caitlin Francis	

UPCOMING HOLIDAY CLOSINGS

Monday, May 26th
Friday, July 4th
Monday, September 1st

RATE BILLBOARD

All rates are effective January 1, 2025, 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>2022 and Above</u>	**Rates as low as Terms up to 72 months	6.240%
<u>Thru 2021</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	6.250%
	121 — 180 months	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	0.250% APY ❖
Vacation Club	At maturity	0.150% APY ❖
Other Clubs		0.150% APY ❖

SHARES

Regular Shares	\$5 and Up	1.000% APY ❖
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❖ **Annual Percentage Yield**
