

*Welcome to*

Arize

Federal Credit Union

# ARIZE INSIGHTS

Your update on everything Arize Federal Credit Union! From exciting community events to helpful financial tools, we're here to keep you informed and up to date on your credit union.

## ADJUSTED HOURS OF OPERATION

Effective October 6, 2025, Arize will no longer offer Saturday hours.

Our updated hours will be:

Monday through Friday: 9:00 AM – 4:30 PM

Online and mobile banking are available 24/7.

## MARK YOUR CALENDARS!

### GIVING TUESDAY WITH YOUTH SERVICE BUREAU

Join us at our Benner Pike branch on Giving Tuesday to learn more about the vital programs that the Centre County Youth Service Bureau provides to youth in and around Centre County.

Date: Thursday, December 4

Time: 10 am - 1 pm

Location: Arize FCU Benner Pike Branch (1145 Benner Pike)



## ASK OUR FINANCIAL COUNSELOR!

Brenda is a Certified Counselor through the Credit Union National Association (CUNA). You can contact Brenda at (814) 643-7910 ext. 7908 or [Brenda.cerett@ArizeFCU.org](mailto:Brenda.cerett@ArizeFCU.org) for more information on this service.



**Q:** I'm feeling stressed about keeping up with bills each month. Where do I even start?

**A:** Start with a simple monthly budget! List your income, your must-pay expenses (like housing and utilities), and then track where the rest of your money is going. Small changes, such as cutting one subscription or planning meals at home, can quickly free up cash. The key is to write it down and review it regularly.

## DIGITAL TOOLS HIGHLIGHT

Stay on top of your money anytime, anywhere:

- SavvyMoney: Monitor your credit score for free, with personalized tips to improve it.
- Mobile Deposit: Deposit checks in seconds using our app.
- eStatements: Go paperless and keep your documents secure and organized.

Log in to online or mobile banking today to explore all the features.



## Arize FCU in the Community



Arize staff joined the Green Crew for an afternoon at the Central Pennsylvania Art Festival.



Arize staff member, Stacey, got to meet an adopted dog at Centre County PAWS Bingo in June.



Our staff participated in the Bricks and Sticks Tournament, supporting Habitat for Humanity and The Builders Association of Central PA.

## BUSINESS BANKING

Arize helps local businesses bank smarter and grow with confidence—combining no-nonsense accounts, modern digital tools, and fast, local lending decisions.

What you'll get:

- Business Essential Checking – no service charges, no minimum balance
- Business Basic Savings – your membership foundation with dividends
- Digital banking built for business: Online Banking, Bill Pay, eStatements, Mobile Deposit
- Local decision-making and personalized service from a team rooted in Central PA

Ready to talk through options?

Email [BusinessBanking@ArizeFCU.org](mailto:BusinessBanking@ArizeFCU.org) or call (877) 342-5975.



## FEATURED BOARD MEMBER



**Brad Lunsford**

Judge Bradley P. Lunsford (Ret.) graduated from Penn State in 1986. While he was in law school, his wife secured a position with the State College Area School District. After completing his degree, he followed her to Centre County, where he began his career as an Assistant Public Defender. Deeply committed to the community, Judge Lunsford became the Central Pennsylvania Coordinator of the Make-

A-Wish Foundation and was active in the State College Elks. Over the course of more than 20 years, he served on numerous charitable boards, ultimately continuing his public service as a County Judge. When invited to serve on the Arize Federal Credit Union Board, Judge Lunsford initially questioned what he could contribute, noting that his background was in law rather than finance, aside from a few economics classes he had taken at Penn State. However, he quickly recognized that Arize sought board members who could strengthen its community outreach efforts—an opportunity that deeply resonated with him. Judge Lunsford is particularly proud of Arize's partnership with the Heart of JCo in Huntingdon, which has provided vital support for children in need. He also highlights the Credit Union's outreach efforts with the Centre County Children's Advocacy Center and its trade school scholarship fund. For Judge Lunsford, it is this focus on serving children that makes the most meaningful impact across the region.



## FRAUD TIPS: CREDIT & ACCOUNT SECURITY

### Monitor Your Credit

- Stay in control of your financial health by keeping an eye on your credit score and credit report. With SavvyMoney in Arize Online & Mobile Banking, you can:
  - Check your credit score anytime, for free.
  - Get personalized tips to improve your score.
  - Receive alerts for major changes to your credit

### Check Statements Regularly

- It's easy to miss small fraudulent charges if you don't look often. Make it a habit to:
  - Review your checking, savings, and credit card activity at least once a week.
  - Set up account alerts to get notified when transactions post.
  - Report any suspicious activity immediately so we can help protect your account.

