



Michael S. Ostrowski  
CEO and President

We are excited to be celebrating our 90th Anniversary. Thank you for being a member of Arrha Credit Union.

## Dear Members,

Thank you for being a member of Arrha Credit Union. Your participation in our financial cooperative is important to our success. Your referrals of our cutting edge products and services to your family and friends are greatly appreciated. We have worked hard to provide you with the latest technology, products, and services while offering you great competitive rates and lower fees.

We are excited to announce that on Monday, March 25 we launched Apple Pay, Google Pay, and Samsung Pay, which are digital wallets where you can pay for goods and services using your smartphone or smartwatch instead of pulling out your debit or credit card.

Again, thank you for your referrals. We recently launched a Refer A Friend program where members can receive \$25 for each referral after an account is opened. It's easy and delights us when we hear members say, Arrha Credit Union is where I do all my banking!

We will be launching a Switch It Up program to help you and others to change banks by doing all the paperwork for you. We will help set up your accounts, direct deposit, bill pay, and mobile apps all at no cost. We will even close out your accounts at another bank and transfer them to Arrha.



Fake, scam calls are on the rise. Remember, do not give your Social Security number to anyone who contacts you. Do not confirm the last 4 digits. And do not give a bank account, debit or credit card number to anybody who contacts you asking for it. Anyone who contacts you and tells you to wire money, pay with a gift card, or send cash is a scammer. No matter who they say they are, hang up since you did not make the call.

We are grateful to be serving you each day and being your financial cooperative, a credit union whose mission is to serve our members and community as a non-profit charter.

Sincerely,

*Michael S. Ostrowski*

Michael S. Ostrowski  
President & Chief Executive Officer

1929  
90<sup>th</sup> Since  
Anniversary

Now Available!



## In Honorable Remembrance

It is with great appreciation and honor to recognize and remember Lynn Boscher (Left) and Sidney Snegg (Right) for their dedication, volunteerism, and commitment to Arrha's community mission. Sidney Snegg, age 97, passed away on February 7, 2019 and served as a Board of Director from 2003-2015 and Lynn Boscher, 76, passed away on February 12, 2019 and served as a Board of Director from 2011-2016. We are so thankful for their years of service.



Refer A Friend. Get Rewarded Today.

When they open a Checking Account you'll receive \$25.00 and your friend will receive \$25!



# What You Need to Know to Purchase a Home.



**West Springfield Branch**  
**Wednesday, April 10**  
**5:30 – 7:30 p.m.**

**Sign Up Today for the Buy Smart FREE Homebuyers SEMINAR!**

- Tips for Homebuyers
- Understand Your Credit Score & Down Payment Options
- Understand Mortgage Rates & Different Loan Programs
  - Appraisal Value & Lender Requirements
  - Ask the Local Experts at No Charge

Guest will include a local attorney, mortgage insurance representative, mortgage specialists, and homeowners insurance agent who will lead the discussions. Light refreshments will be served. Please RSVP to Michael Kelley at 413-636-4053 or mkelley@arrhacu.com.

## Tap-and-Go Mobile Payment Apps Are Here!

We are excited to announce that on Monday, March 25 we launched Apple Pay, Google Pay, and Samsung Pay, which are digital wallets where you can pay for goods and services using your smartphone or smartwatch instead of pulling out your debit or credit card.



**Now Available!**



We are happy to show you how to set up and use your digital wallet by giving us a call or visiting us at either Arrha branch in Springfield or West Springfield. Or you can learn more at [www.arrhacu.com/digitalwallet](http://www.arrhacu.com/digitalwallet).

### Our Mission

Assist our members in reaching their financial goals by providing superior products and services in a personalized manner.

### Branches:

145 Industry Avenue, Springfield, MA 01104  
63 Park Avenue, West Springfield, MA 01089  
1-413-732-9812

TOLL-FREE 1-877-732-9812

FAX: 1-413-737-7635

LOAN DEPARTMENT FAX: 1-413-886-0156

Email: [memberservice@arrhacu.com](mailto:memberservice@arrhacu.com)

[www.arrhacu.com](http://www.arrhacu.com)

Easy Bank: 1-800-264-0600

Lost/Stolen ATM/Debit Card:

1-413-732-9812

Lost/Stolen Credit Card:

1-800-449-7728

Lost/Stolen Debit Card after hours:

1-800-472-3272

Routing Number: 211885917

NMLS#494741

The Statement is a quarterly newsletter publication for the benefit of Arrha members.

**Holiday Closings**

**Monday, May 27 Memorial Day**

**Thursday, July 4 Independence Day**

