



WINTER NEWSLETTER

2022

2023

Happy Holidays from all of us
here at Arrha Credit Union!

As many of you know, the winter newsletter is my favorite one to write. It gives me the opportunity to say thank you to our members for their loyal patronage and again wish you all a very happy 2023!

We are very excited about our recent opening of our new branch in Enfield, CT. We are happy to showcase our staff who deliver our amazing member service and community spirit. Members love our staff and we feel the same.

You can find these friendly faces showcased throughout our website, in our commercials and when you visit.

We are strong because of our staff, your support, referrals, and patronage.

We will continue to concentrate on you, our members' financial needs first and keep the process safe and easy with the latest technologies.

Please accept our thanks and gratitude from our staff, volunteer directors, and myself for doing business with us. Here's to another caring year, together!

We wish the most wonderful Christmas and Holiday Season.

Sincerely,

Mike

Michael S. Ostrowski,
President & CEO

WARM GREETINGS



The word **Arrha** means money in exchange for a contract, pledge or earnest.

– Mike Ostrowski



2023 Anthony J. Serafino Scholarships Are Available soon! Visit arrhacu.com/student-banking for all the details.



Visit Our New Enfield Branch!

Hang out with Santa and the Arrha team for family fun, sweets, gifts, write a letter to Santa and more!



Thankful to Henry G. Clay, Jr. for his Service

1935-2022

The Arrha family thanks the late Henry G. Clay, Jr. for his dedication and service to Arrha Credit Union. Henry was a Past Board member and was dedicated to the mission to assist our members in reaching their financial goals by providing superior products and services in a personalized manner.

Congratulations to Robert Ciraco

Robert S. Ciraco, was recently promoted to Executive Vice President, Chief Lending Officer. "Rob is a valuable contributor at Arrha," Ostrowski said. "The board of directors, senior team, and staff are thrilled to have Rob assume the EVP position."

WINTER SPECIALS

CD Special

THE YEAR TO SAVE

A holiday gift worth saving for!

3.10% APY*

15-Month Term

*Rate subject to change.
See details at arrhacu.com!



Personal Loan

CONSOLIDATE DEBT TO SAVE

It's a Merry day with your Arrha team because it is debt consolidation time!

- Save Money
- Less Stress
- Single Payment
- Lower Interest Rates
- Pay Off Faster
- Improve Credit Score

We want you to have a fab stress free holiday!

413.732.9812
www.arrhacu.com
145 Industry Avenue, Springfield
63 Park Avenue, West Springfield
231 Hazard Avenue, Enfield

Free Seminar

THE YEAR OF SAVINGS

Tis the year to save by having experts answer what you need to know before you buy or refi a home.

Learn about tips to avoid buying or refinance mistakes, review your credit score, and find your down payment options.

Sign up for a Free Mortgage or Refinance Webinar today at arrhacu.com or call Michael Kelley at 413.636.4053 or email him at mkelley@arrhacu.com.

Ask questions to local industry mortgage, realtor, attorney, and homeowner insurance experts.