



**Michael S. Ostrowski**  
President and CEO

## Dear Members,

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 2022!

We will continue to concentrate on our members' financial needs first and keep them safe with easy processes and technologies. For example, we have continued to help members during this pandemic to download our free mobile app and sign up for free online banking. The response that we continue to hear is, "wow, I didn't know it was that easy...wish I had done this sooner." They now know how to send money person-to-person. This is attractive because it's contactless technology. The other requests that we've been getting are to learn how to make a deposit of a check using a mobile device, transferring between accounts, signing-up for eStatements to receive touchless mail, and signing-up for direct deposit. We are glad that we have invested in the latest cutting-edge technology. Our members appreciate our positive attitudes, helping them to use technology (step-by-step over the phone or in person), and our quick response. I believe our future is a balance between technology, flexibility, and member service.

This pandemic has also created an opportunity for the consumer. We continue to be a safe environment for our members and staff. Thank you for putting up with masks and all other inconvenient actions that are an attempt at everyone's safety.

I firmly believe that we need to keep the smaller institutions healthy and profitable. Big box stores and big banks treat you like a number. We will not do that at Arrha! We have commercial lending and always an excellent retail staff. Please refer someone to your credit union, Arrha for all their banking needs.

Tony Franco, our Vice President of Commercial Lending, has been busy helping local, area businesses with all their financial needs. You can reach Tony at [afranco@arrhacu.com](mailto:afranco@arrhacu.com) or call him at 413.205.2015. On the deposit side Adam Baldwin, Branch Manager, has been helping area businesses to open up a Free Business Checking account. You can reach Adam at [abaldwin@arrhacu.com](mailto:abaldwin@arrhacu.com) or call him at 413.205.2062. If you know someone who is a business owner, please refer them to Tony or Adam. They would greatly appreciate it.

We are super excited about our recent launch of our shiny new website! It is because of all of our staff and member feedback efforts and help that made this new site such a success. We are happy to showcase many pictures of our staff who deliver our amazing member service, provide best auto loans, open accounts or apply for a loan online, high tech mobile apps, and commercial lending. You can find these friendly faces under student banking, borrow, virtual help center, for you and your business.

We are strong because of your support, referrals, and patronage. Please accept the thanks and gratitude from staff, volunteer directors, and myself for doing business with us. Here's to another caring year, together!

Sincerely,

*Michael S. Ostrowski*

Michael S. Ostrowski, President & Chief Executive Officer

## 2022 Anthony J. Serafino Scholarships Are Now Available.

Visit [arrhacu.com/student-bankingarrhacu.com](http://arrhacu.com/student-bankingarrhacu.com) for all the details.

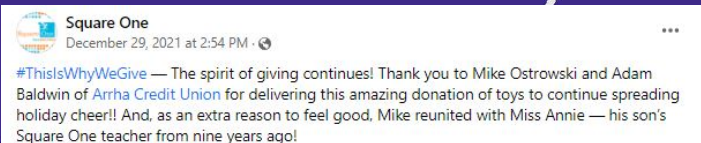
# Annual Meeting Notice

## April 5, 2022

Time and location to be determined due to COVID-19.

## The Annual Meeting of Members

New business will include: election of 6 Directors, approval of Directors' expenses for the prior year, and approval of the officers' reports. Proof of identification required. Credit Union members must be in good standing to participate. RSVP by Monday, March 21, 2022 to 413-205-2012 or email [awaddell@arrhacu.com](mailto:awaddell@arrhacu.com). **Board of Directors Election:** In accordance with the Bylaws of Arrha Credit Union, the Board of Directors will be accepting nominations from its general membership for open board positions in the upcoming term. Arrha Credit Union's Board of Directors is comprised of 11 member-volunteers responsible for developing and setting the credit union's strategic direction. If you would like to be considered by the Nominating Committee, you are requested to submit a letter of intent, endorsed by an existing member, no later than Friday, March 4, 2022 by close of business, and mail to the Nominating Committee, Attention Michael Ostrowski, Arrha Credit Union, 145 Industry Avenue, Springfield, MA 01104.



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## Our Mission

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

### Holiday Closing

**Monday, February 21 - President's Day**

### 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)

## How Can Arrha Help You Today?

Let's Talk 877.732.9812 [Locations & Hours](#) [LOGIN](#)

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### Your Help Center

We're here to help! Browse this page to get answers to the most common questions, or give us a call or send us an email.



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

Easy Bank: 1-800-264-0600  
Lost/Stolen ATM/Debit Card:  
1-413-732-9812  
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The Statement is a quarterly newsletter publication for the benefit of Arrha members.

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