



Michael S. Ostrowski  
CEO and President

Thank you for being  
a member of Arrha  
Credit Union.

We wish you and  
your family a very  
Happy Holiday and  
New Year filled with  
much joy, health,  
and prosperity!

## Dear Members,

Thank you for being a member of Arrha Credit Union. **We continue to be excited about how members are enjoying our latest upgrades.** Especially, the iMobile for Apple iOS<sup>®</sup> and Android<sup>®</sup> to **make virtual check deposits, real-time balances, recent transaction, and alerts for low balance along with notice of direct deposits, address change, and pay bills or send money to a friend using Person-to-Person** (we use Popmoney<sup>®</sup> which is like Venmo<sup>®</sup> or Zelle<sup>®</sup>). Members are enjoying easy transfers within Arrha accounts or even bank-to-bank and paying bills quicker along with ease of tracking information or even setting up electronic payments or receiving eBills. We are so excited and proud to bring you the most up-to-date technology.

I also want to **thank you for your referrals.** We just 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 are grateful to be serving you each day and being a credit union whose mission is to serve our members and community as a non-profit charter. We wish you and your family a very **Happy Holiday and New Year filled with much joy, health, and prosperity!**

*Michael S. Ostrowski*

Michael S. Ostrowski, President & Chief Executive Officer



Arrha Credit Union recognized Ludlow High School Honor Students for collecting \$7,159.50 in non-perishable food items and donations. The total amount raised by schools was \$22,982.91. Michael S. Ostrowski, President and CEO of Arrha Credit Union states, "we were proud to be the sponsor of the School Challenge in which many districts were involved. Congratulations to Ludlow High School as being the top winner this year. We applaud their efforts for collecting the most items and donations for the Springfield Open Pantry." To show appreciation, Arrha Credit Union donated \$1,000 to Ludlow High School community efforts. The Springfield Open Pantry is an emergency food kitchen and serves over 30,000 people each year. These donations were part of the Rock102 Mayflower Marathon challenge to benefit the Springfield Open Pantry, where over \$95,280.96 in food and monetary donations were raised.

Michael Ostrowski, President and CEO; National Honors Society Students; Dan Mason and Brandi Stratton NHS Advisors; Tony Sanches, Assistant Vice President of Retail Operations; and Principal Lisa Nemeth.

## 2019 Anthony J. Serafino Scholarships

2019 Anthony J. Serafino Scholarships are available again! Visit [arrhacu.com](http://arrhacu.com) in January for more information.

## The Annual Meeting of Members

New business will include: election of 5 Directors, approval of Directors' expenses for the prior year, approval of the officers' reports, and field of membership. Proof of identification required. Credit Union members must be in good standing to participate. RSVP by March 19, 2019 to 413-205-2012 or email [awaddell@arrhacu.com](mailto:awaddell@arrhacu.com). Refreshments will be served.

## April 2

Voting Opens 4:00 p.m.  
Meeting Begins 4:30 p.m.  
John Boyle O'Reilly Club  
33 Progress Avenue, Springfield



(L to R): President & CEO Arrha Credit Union Michael S. Ostrowski, Operations Manager Kristen Coia, and CCUA President Paul Gentile

## Arrha Credit Union Wins CCUA's Excellence in Advocacy Award and Operations Manager, Kristen Coia, Wins the Young Professionals Award

The Cooperative Credit Union Association recognized Arrha Credit Union as winning the Excellence in Advocacy award for promoting the interests of credit unions among its legislative, regulatory and consumer audiences. Kristen Coia, Operations Manager at Arrha Credit Union received the Association's Young Professionals Award for being an upcoming, proactive professional. Michael S. Ostrowski, President and CEO states, "Kristen's dedication to the credit union's members is admirable. She strives to help every member and employee by saying 'yes, we can help you' and avoiding the 'no' word."



**Michael J. Kelley**  
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you started today!



## Our Mission

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

## Branches:

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1-800-472-3272  
Routing Number: 211885917

## Holiday Closings

Monday, January 21 - Martin Luther King Day  
Monday, February 18 - Presidents' Day

## 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 1, 2019 by close of business, and mail to Nominating Committee, Attention Michael Ostrowski, Arrha Credit Union, 145 Industry Avenue, Springfield, MA 01104.

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

