



# WINTER NEWSLETTER

2023

2024

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 2024!**

Hi, I'm Mike Ostrowski, President & CEO of Arrha Credit Union. There are 86,400 seconds in a day, there's value in that. We at Arrha Credit Union recognize your time and money is valuable.

We have the latest technology to guide you quickly through this fast-paced world. Coming into a branch is no different. We do not waste your time, service at its best.

We pledge, to continue to concentrate on you, our members' financial needs first

and keep the process safe and easy with the latest technologies.

We are the best kept secret in Western Massachusetts and Northern Connecticut. We ask that you continue to share our pledge with your family, friends, colleagues, and area businesses.

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

**HAPPY HOLIDAYS!**



**– Michael S. Ostrowski–**

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



2024 Anthony J. Serafino Scholarships Are Available soon! Visit [arrhacu.com/student-banking](https://arrhacu.com/student-banking) for all the details.

# Visit Our West Springfield Branch!

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



## Pictures With SANTA!

**SATURDAY, DECEMBER 16**  
**9:30 - 11:30 A.M.**  
**63 PARK AVENUE, WEST SPRINGFIELD**

Join Your Arrha Family And Enjoy Cocoa, Sweets, & Write A Letter To SANTA! Bring your smiles and camera! Drop off a donation for Operation Santa anytime as we are excited to collect for this community project!



### WINTER NEWS & SPECIALS

## Annual Meeting 2024

The Annual Meeting of Members is scheduled for

**Tues., April 2, 2024**

See meeting, vacancy and nomination details at [arrhacu.com/news#AnnualMeeting](http://arrhacu.com/news#AnnualMeeting)



## 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](http://www.arrhacu.com)**  
145 Industry Avenue, Springfield  
63 Park Avenue, West Springfield  
231 Hazard Avenue, Enfield

## Your BaZing Gifts THE YEAR OF SAVINGS

Open a Premium or Plus Reward Checking Account, and we'll begin your holiday season with a \$200 Car Starter Christmas Gift! Also, a second Christmas gift with FREE Starter Checks!

Also, save on things that you are already paying for like gas, cell phone protection, roadside assistance and more with our checking rewards BaZing app.

We'll help you download your mobile banking app, your BaZing app, provide quick and easy direct deposit paperwork, and sign up your vendors for your online banking with bill payment.