

HAVE YOU FOUND US ON FACEBOOK?

We're excited to announce that Americo FCU is now on Facebook. Facebook is a great way to keep up with what's going on at the credit union, stay updated on current specials, and learn more about our community involvement. Connecting with us on Facebook is really easy! Visit www.facebook.com/amicofcu and then click the like button. Once you have liked the page, our posts will show up in your newsfeed. Facebook is a great way to make sure you never miss the important stuff.



The Board of Directors and Office Staff would like to thank you, our members, for your continued support. We hope your holidays were filled with joy, and we wish you a Happy and Prosperous New Year.

IN THE SPIRIT OF GIVING



Thanks to all of you who generously donated new toys, hats, gloves and scarves benefitting the St. Martin Center Shining Stars program this year. Both branches also accepted cash donations through the selling of paper stars. This year's program was another success that wouldn't have been possible without you. Together we collected numerous boxes of toys and raised over \$1,500.00 for children in need this holiday season. In addition to the gifts and cash that were donated to the St. Martin Center, the credit union raised nearly \$1,000.00 for the Second Harvest Food Bank which distributes food boxes to the needy in our community and surrounding area.

AMERICO Federal Credit Union

EAST OFFICE
4101 MAIN ST.
ERIE, PA 16511
PH: 814/899-6608
FAX: 814/899-6005

WEST OFFICE
2545 WEST 23RD ST.
ERIE, PA 16506
PH: 814/833-0433
FAX: 814/833-7299

HOURS - LOBBY & DRIVE - THRU

Monday 8:30 - 5:00
Tuesday 8:30 - 5:00
Wednesday 8:30 - 5:00
Thursday 8:30 - 5:00
Friday 8:30 - 6:00

IMPORTANT INFORMATION

Routing Number: **243380833**

Web site: www.amicofcu.com

Internet Home Banking: *access your account from home anytime day or night.*

Telephone Teller
..... 1-800-732-7906

MasterMoney Debit Card Lost/Stolen
..... 1-800-472-3272

MasterCard Credit Card Lost/Stolen
..... 1-866-604-0381
..... 1-727-570-4881

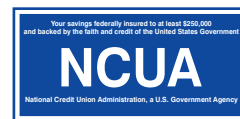
CU NMLS# 565406

HOLIDAY HOURS & CLOSINGS

Jan 16, (Mon) . . . Martin Luther King Day Closed
Feb 20, (Mon) President's Day Closed
Apr 14, (Fri) Good Friday Close at noon
Apr 28, (Fri) Annual Meeting Close at 5:00

BOARD OF DIRECTORS

Kevin Sova Chairperson
Eunice Dovey Vice Chairperson
Ray Zimmerman Secretary
Thomas Laska Treasurer
Destiny Aldridge Director
Linda Best Director
Richard Killian Director
Rose Kuhn Director
William Schubert Director



DIVIDENDS ON SHARE ACCOUNTS ARE BASED ON AVAILABLE EARNINGS AND CANNOT BE GUARANTEED.



People Helping People



JANUARY 2017 Newsletter

3 MONTHS OF SAVINGS! PERSONAL LOAN SPECIAL

January 1st through January 31st, 2017

1.00% APR Off Your Qualifying Rate
Borrow Up To Your Personal Limit
Rates As Low As
6.00% APR*
Maximum term 60 months

APR = Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 01-01-2017 through 01-31-2017. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 6.00% APR (annual percentage rate). Maximum term 60 months. Estimated monthly payment on \$1000.00 at 6.00% APR for 60 months is \$86.06, 7.00% APR for 60 months is \$86.52, 8.00% APR for 60 months is \$86.98. Rates, terms, and conditions are subject to change without notice. Membership eligibility required. Certain restrictions apply. Call the loan department (814-899-6608) for more information about Personal Loans and all your lending needs.

BRING YOUR AUTO LOAN HOME - REFINANCE SPECIAL

March 1st through 31st, 2017

1.00% APR* Off Other Institutions Rate
Rates As Low As 2.50% APR*
CASH INCENTIVE
\$50.00 cash for all loans under \$10,000
\$100.00 cash for all loans over \$10,000

APR = Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 03-01-2017 through 03-31-2017. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 2.50% APR (annual percentage rate). Estimated monthly payment on \$10,000.00 borrow at 2.50% APR for 36 months is \$288.61. To qualify for \$50.00 cash bonus loan must be kept with the credit union for 12 months. To qualify for \$100.00 cash incentive loan must be kept with the credit union for 12 months and be over \$10,000.00. Loans cannot be refinanced within the first 12 months of the new loan. A deposit will be made into the qualifying loans (01) savings account at the time of the refinance. Membership is required. For more information contact the loan department at 814-899-6608.

IMPORTANT TAX INFORMATION

Statements are a permanent record of your account. Please save your December 2016 statement for income tax information. Dividends paid on shares, as well as interest paid on loans during 2016 appear at the end of this statement. If you earned dividends of \$10.00 or more on your savings, you will receive a 1099 form. If you paid \$600.00 or more in mortgage interest, you will receive a 1098 Mortgage Interest form.

2nd MORTGAGE/ HOME EQUITY LOAN SPECIAL

February 1st through February 28th, 2017

2nd Mortgage and Home Equity Loan
APPLICATION FEES are WAIVED
during this special.



2nd Mortgage Loans (fixed rate, closed-end loan)

90% equity	TERM	PAYMENT example ²
3.24% APR*	60 months	\$271.13
3.49% APR*	120 months	\$148.27
3.99% APR*	180 months	\$110.89

Home Equity Loans (variable rate**, open-end loan - 80% Equity)

Home equity rate based on Prime Rate listed in the Wall Street Journal. Please call the credit union for current rate.

Minimum loan amount \$15,000.00 new money

*APR = Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Application fees for 2nd Mortgage and Home Equity Loans are waived during this special. Other fees apply. Minimum loan amount is \$15,000 new money. Mortgage loans limited to primary residences located in Erie and Crawford Counties in PA. Property insurance is required. Membership required. Membership Share \$5.00 par value (par value is not a fee). ** Home Equity Loans are variable rate loans - rate based on Prime Rate and subject to change quarterly. The annual percentage rate may increase after consummation of the Home Equity variable rate loan. The maximum annual percentage rate that may be imposed is 18.00% or the maximum permitted by law, whichever is less - the minimum floor annual percentage rate that can apply is 1.00%. Interest on mortgage loans may be tax deductible, consult your tax advisor.

² The payment example given is the monthly payment per \$15,000 borrowed for the rate and term specified and does not include taxes and insurance premiums. Your payment may be greater. For more information on mortgage interest rates, limits or fee schedules, please contact the loan department. NMLS#565406.



IRA YEAR-END NOTICE

Members who have Individual Retirement Accounts (IRA) at the credit union, please note the message on the bottom of your December 2016 year-end statement. The balance of your IRA account listed as of December 31, 2016, will be reported to the IRS as the Fair Market Value of your credit union IRA account for the year ending December 31, 2016. Any further information needed for tax purposes will be mailed directly to you by our data processor.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.americo.com/about/privacy-policy> or we will mail you a copy for free upon request if you call us at 814-833-0433 EXT 201. A copy is also available in either of our offices.

BILLPAY

Pay your bills the simple way with Online Bill Pay. Eliminate the tedious task of writing and mailing checks each month, paying postage and possibly forgetting to pay one of your bills. Let your computer or mobile device do the work for you! All you need to use this service is an Amerco Checking account and Online Banking.* Online BillPay service is a quick, convenient and less expensive alternative to writing and mailing checks each month. Automatically set up one-time or recurring payments (like your mortgage or rent) for the dates and amounts you desire. Payments can be scheduled up to 18 months in advance! Pay your bills online via Online Banking.

Primary Features

- Pay all of your bills on one site
- Schedule, change, or cancel payments
- Schedule recurring and future payments
- Pay your bills on the go via Mobile Money
- View most recent payment history - all in one place
- Know that your bills are paid on time

* Members requesting Bill Pay services must have a checking account in good standing with Amerco FCU. All applicants for Bill Pay are subject to credit union approval. Bill pay is \$5.75 a month per member account. Linked accounts utilizing this service will be charged a fee for each account associated.



GET \$100 CASH REWARD FOR EVERY NEW LINE

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into a Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

FREE CHECKS - SENIOR MEMBERS

For many years, Amerco FCU has been offering one box of free checks per year to Senior Members. Each box contains 40 free checks which can be requested at either of the credit union's branches. These checks are offered as a courtesy to our Senior Members once per calendar year. For more information or to inquire about your eligibility, you can speak to any of the Member Service Representatives.

PLEASE JOIN US

FOR THIS YEAR'S ANNUAL MEETING

When: Friday, April 28, 2017

Where: Lawrence Park Golf Course • 3700 E Lake Road, Erie, PA 16511

Time: 6:30 pm-Cash Bar • 7:00 pm-Dinner • *A brief business meeting immediately follows dinner*

Dinner Choice: Stuffed Chicken Breast, Sirloin Tips or Seafood Stuffed Cod

Cost: \$20.00 per person

PLEASE SEND IN RESERVATION BY APRIL 14TH, 2017.

Send reservation form, dinner choice and check payable to:

**AMERICO Federal Credit Union / Annual Meeting Reservation 2545 West 23rd St., Erie, PA 16506
NO PHONE CALLS PLEASE**

The Credit Union will CLOSE at 5:00pm so our employees can attend the Annual Meeting.

ANNUAL MEETING DINNER RESERVATION

Please reserve _____ place(s) for me at the AMERICO Federal Credit Union Annual Meeting Dinner, to be held at the Lawrence Park Golf Course on **Friday, April 28th 2017 at 6:30 pm.**

DINNER CHOICE: Stuffed Chicken Breast, Sirloin Tips, Seafood Stuffed Cod.

Enclosed is a check for \$_____ payable to AMERICO FCU. (\$20 per person). Reservations due by April 14th, 2017.

please print name

dinner choice

account #

guest name

dinner choice

acct # (if member)

guest name

dinner choice

acct # (if member)

NOTICE OF ELECTION OF OFFICERS

The Election of Officers will take place at this year's Annual Meeting to be held on April 28th, 2017, to fill three (3) positions on the Board of Directors (three-year terms).

If you are interested in running for office, you must send a written request to the attention of the Nominating Committee. Include your name, address, phone number, and a brief statement of qualifications and biographical data that will be included on the Annual Meeting ballot.

Please submit your information by March 24th, 2017 to:

Nominating Committee

Americo Federal Credit Union

4101 Main Street • Erie, PA 16511

Some basic requirements of this position include but are not limited to the following:

1. Must be at least 18 years of age, a credit union member in good standing, free of any criminal convictions involving dishonesty or breach of trust.
2. Must attend monthly board meetings and be available to attend other meetings as scheduled.
3. Must accept the duties of an officer of the board, and accept fiduciary duties and responsibilities of the credit union.
4. Must maintain confidentiality of the credit union members and records.
5. Must be willing to obtain an understanding of credit union bylaws and policies, as well as the financial plans, goals and services of the credit union.
6. Must be willing to serve on committees as assigned and report findings to the board.
7. Must be willing to attend educational seminars as they pertain to the operation of the credit union and the responsibility of being a board member.
8. Review financial reports, review and update current policies.