

THE AMERICO FCU SMART OPTION STUDENT LOAN® BY SALLIE MAE®

For borrowers attending degree-granting institutions

Now you can pay for college the smart way with three great repayment options and competitive interest rates!

The loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

- We offer a choice of competitive fixed and variable interest rates providing even more choice and flexibility
- No origination fees and no prepayment penalty
- Multiple in-school repayment options available
- Borrower benefits available - like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 24/7 online account management

To learn more or to apply online, please visit salliemae.com/smartoption/amicofcu

*We are compensated for the referral of Smart Option Student Loan customers.

FREE CHECKS - SENIOR MEMBERS

For many years, Americo 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.

TRAVELING ?

If you will be traveling and plan to use your Americo FCU Debit and/or Credit Card, we need to put an alert on your card(s). We do not want your card(s) to become blocked for suspicious activity while you are away from home, putting you in a difficult situation. Notifying us that you will be traveling will help us monitor your account against fraud.

Please inform us of your travel arrangements, **prior** to your trip, that includes the dates of travel, what cities, states or countries you will be traveling through, and a phone number (e.g. cell phone number) where you can be reached while traveling, in case the fraud department needs to review transactions. We also need to be informed of international travel, since all cards are blocked internationally unless the travel form is filled out.

Travel forms are available at both credit union offices and **must be filled out for all cards that will be used during your travel.**

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

www.facebook.com/amicofcu

Internet 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

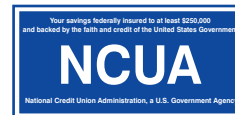
. 1-727-570-4881

HOLIDAY HOURS & CLOSINGS

Sept 4, (Mon) Labor Day Closed
Oct 9, (Mon) Columbus Day Closed

BOARD OF DIRECTORS

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



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

\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENEFIT of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

it **my credit union** belongs to me™



SUMMER LOAN SPECIAL - 2nd MORTGAGE or HOME EQUITY LOAN

**2nd Mortgage/Home Equity Loan Special
June 1st - July 31st, 2017.**

Application fees are WAIVED during this special.

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

<u>90% equity</u>	<u>TERM</u>
3.49% APR**	0-60 months
3.99% APR**	61-120 months
4.49% APR**	121-180 months

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

<u>80% equity</u>	<u>TERM</u>
4.25% APR**	up to 10 years

Minimum loan amount \$15,000.00 new money

June 1, 2017 - July 31, 2017. **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 \$15,000.00 new money. Loans less than \$15,000.00 will pay application fees but are eligible for the above rates. 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. Estimated monthly payments on \$15,000.00 borrowed at 3.49% APR for 60 months is \$272.82, 3.99% APR for 120 months is \$151.82, 4.49% APR for 180 months is \$114.70, 4.25% APR for 120 months is minimum payment of \$153.14. Payments do not include amounts for taxes and insurance premiums. For more information on mortgage interest rates, limits or fee schedules, please contact the loan department. Credit Union NMLS#565406

BOARD OF DIRECTORS

Americo FCU's Annual Meeting was held April 28th, 2017. There were three (3) seats available to serve on the Board of Directors and 3 nominations were received.

The 2017 / 2018 Board of Directors are:

Kevin Sova Chairperson
 Eunice Dovey Vice-Chairperson
 Ray Zimmerman Secretary
 Thomas Laska Treasurer
 Linda Best, Richard Killian, Rose Kuhn*,
 William Schubert*, Gail Warren

*Each incumbent was re-elected for a 3-year term.

SUMMER SKIP-A-PAY

You can skip your **JULY** loan payment and have extra cash for summer activities, vacations, and family fun. Our Summer Skip-A-Pay application is available at both of our offices and online at www.americofcu.com. A \$25.00 processing fee for each loan you choose to skip is due with your application. You could use a break: skip your July loan payment and relax this summer! This offer excludes Real Estate Loans, Overdraft Protection Loans and MasterCard Credit Cards. Other restrictions may apply, see application for more information.

HIGHMARK WALK FOR A HEALTHY COMMUNITY

Americo Federal Credit Union recently participated in the *Highmark Walk for a Healthy Community*. The walk is an annual fundraising walk that benefits local health and human service agencies. Highmark Inc. coordinates and underwrites the cost of the walk so that 100 percent of the money raised by the walkers goes to participating nonprofits. The primary goal of the walk is to help participating organizations raise money for their individual goals. The secondary goal of the walk is to energize the community members to have a greater hand in their health by becoming or staying physically active.

Americo Federal Credit Union walked to support the Second Harvest Food Bank of NW PA. Credit union employees got creative and raised money in several different ways. The member service representatives worked the front lines and sold shoes to members who wished to support the ladies whom were walking on the 3rd. The credit unions East side office held a Chinese Auction that both staff and members participated in and the West side office held a bake sale. This year, the team raised over \$2,000. The credit union is very happy with the success that the staff had this year and the imaginative ways they found to raise money. Americo FCU believes in the community and hopes to participate in this annual event again next year. Thank you to all the members that helped make this possible and supported not only the credit union, but the community!

WALDAMEER TICKETS AVAILABLE

Give your family all the fun and excitement of more than 75 attractions, Water World (wet and wild fun for everyone), challenging midway games, tasty summertime foods, and enjoy free entertainment! Stop by the credit union and pick up your discounted passes to Waldameer Park and Water World for only \$33.00 per combo pass. Tickets for children under 48" are available for \$26.00 per pass. Visit their website at waldameer.com for dates and hours of park operation.