

AMERICO

FEDERAL CREDIT UNION

"Grow with Americo."

To Your Credit



AMERICA'S
CREDIT UNIONS™

People Helping People



OCTOBER 2018 Newsletter

REFI & SAVE - AUTO LOAN SPECIAL

October 1st through October 31st, 2018

1.00% APR* Off Other Institutions Rate
Rates As Low As 3.25% APR*

CHANCE TO WIN

TRANS SIBERIAN ORCHESTRA TICKETS

\$50.00 gas card for all loans under \$10,000

\$100.00 gas card 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 10-01-2018 through 10-31-2018. All rates and limits based on existing rate and term. Offer applies to loans financed with another lender only. Must meet lending criteria. Lowest possible rate 3.25% APR (annual percentage rate). Does not qualify for any additional rate reductions. Estimated monthly payment on \$10,000.00 borrowed at 3.25% APR for 36 months is \$291.95. To qualify for \$100.00 gas card, loan must be over \$10,000.00. Gas card will be given at the time of refinance. Membership is required. For more information, contact the loan department at 814-899-6608. Americo Federal Credit Union's "Refi & Save Auto Loan Special Ticket Giveaway" begins on October 1st, 2018 and ends October 31st, 2018. All qualifying entries must be received by 5:00 PM. on October 31st, 2018. See official rules for complete details and regulations.

INTERNATIONAL CREDIT UNION DAY

International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry, and show members our appreciation.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved. Credit unions and associations throughout the world celebrate the day with fundraisers, open houses, contests, picnics and parades.

The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

This year we're celebrating International Credit Union Day's platinum anniversary. It's a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.



PERSONAL LOAN SPECIAL

November 1st through December 31st, 2018

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

APR=Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 11-01-2018 through 12-31-2018. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 7.00% APR (Does not qualify for any additional rate reductions). Maximum term 60 months. Estimated monthly payment per \$1,000.00 at 7.00% APR for 60 months is \$19.81, per \$1,000.00 at 8.00% APR for 60 months is \$20.28, per \$1,000.00 at 9.00% APR for 60 months is \$20.76. 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.

MASTERCARD SPECIAL

November 1st through November 30th, 2018

\$25.00 Credit For New Cards*

Must like our Facebook Page

www.facebook.com/amicofcu

NO ANNUAL FEE

*APR=Annual Percentage Rate. Your APR will be based on your creditworthiness at the time you open your account (6.75% APR - 18.00% APR). 6.75% APR - 18.00% APR applies to purchases, balance transfers, and cash advances. There is no minimum interest charge - to avoid interest on purchases pay your entire balance by the due date each month. To learn more about applying and using a credit card visit: www.consumerfinance.gov/learnmore. No annual fees, transfer fees, cash advance fees, or transaction fees for purchases. 1.00% APR (of each transaction in U.S. dollars) foreign transaction fee applies. Penalty fees: \$15.00 (up to) late payment-\$25.00 (up to) return payment. Balances are calculated using the "average daily balance (including new purchases)" method. The information about the costs of the card described in this application is accurate as of: September 26, 2017. This information may have changed after that date. To find out what may have changed, contact the Credit Union. Americo FCU membership is required. Membership Share \$5.00 par value (par value is not a fee). All loan rates subject to change without notice. All loans are subject to credit approval. Certain terms and conditions may apply. *To qualify for \$25.00 credit - you must qualify for credit (new card) between 11/01/2018 and 11/30/2018. Contact a loan officer for additional information at (814) 899-6608.

SOCKTOBER - People Helping People

Make a monetary donation or drop off a pack of new socks at either of our branches October 1st through October 31st, 2018.

Help us warm the feet of those in need. Local shelters state that socks are the most needed clothing item and the item that is donated the least!



HOLIDAY SKIP-A-PAY

You can skip your **November** or **December** loan payment and have extra cash for the holidays. Our Holiday Skip-A-Pay application is available at both of our offices and online at www.amicofcu.com. A \$25.00 processing fee for each loan you choose to skip is due with your application. Don't hesitate; get ahead this holiday season! This offer excludes Real Estate Loans, Overdraft Protection Loans and Mastercard Credit Cards. Other restrictions may apply; see application for more information.

SUPERVISORY AUDIT

The Supervisory Committee is conducting a verification of accounts on the September 2018 statements. Please compare these balances with your records. If they do not agree, report any differences immediately to:

Mary Cook, Chairperson • Supervisory Committee
2627 Woodlawn Ave. • Erie, PA 16510

We will consider the balances correct unless we hear from you within the next 45 days. **Please do not send deposits or payments to this address.**

MEET YOUR BOARD MEMBERS!

Ray Zimmerman is a long time member of the credit union and our Board of Directors. Ray joined the credit union on September 4th, 1980 and has been a member ever since. He has served on and off the board for almost 40 years! Ray has been the Chairman, Vice Chairman, and Secretary (current position) during his years with the credit union and has proven to be a very valuable asset.

Ray recently retired from his position at General McLane High School where he taught Social Studies for the past 40 years. In his free time Ray enjoys hunting and working in his garden. We all thank Ray for his dedication and commitment to the credit union and look forward to continuing our work together!

HEADING SOUTH FOR THE WINTER?

Just a reminder that if you will be temporarily away from your home, but want to receive your credit union mail at an alternate address, you must notify us in writing. Simply stop by the credit union, mail or fax your information to us. Include your alternate address, the date you will be leaving, the date you will return and also a good contact number. Be sure to notify us when you return home so we can change your records back to your permanent address.

CHRISTMAS SAVINGS AVAILABLE

If you have a Christmas Club with us, your funds were transferred to your regular savings account on **September 30th**.

A Christmas Club is an easy way to save for the holidays and avoid the stress of next year's holiday bills. Deposits can be made anytime, in any amount, or you can have money deducted automatically from your paycheck. Why not open an account today!

HOLIDAY COLLECTION

Help brighten a child's holiday this year. We are collecting new, unwrapped toys, hats, gloves and scarves for boys and girls, age 12 and under. These items will be donated to various non-profits who provide assistance to the less fortunate in the Erie community. You can also make a cash donation to the collection at both of our offices. Simply tell one of the Member Service Representatives you would like to buy a PRESENT and support the holiday collection. Items will be collected at both credit union offices from November 1st through December 7th. Thank you for your support.

WELCOME NEW DIRECTORS

We are pleased to welcome three new members whose terms have begun (3 year terms). New board members include Carol George, Mary Sceiford, and Betty Schubert. Each individual brings valuable experience and expertise, as well as a passion for our community.

We are thrilled to welcome this talented group of leaders to our Board and thank these three new board members for their service and commitment to Americo Federal Credit Union!

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.americofcu.com

www.facebook.com/mericofcu

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

Telephone Teller

..... 1-800-732-7906

Mastercard Debit Card Lost/Stolen

..... 1-800-472-3272

Mastercard Credit Card Lost/Stolen

..... 1-866-604-0381

..... 1-727-570-4881

HOLIDAY HOURS & CLOSINGS

Oct 8, (Mon)..... Columbus Day..... Closed
Nov 12, (Mon)..... Veteran's Day..... Closed
Nov 21, (Wed).. Day before Thanksgiving .. Close at 5
Nov 22, (Thurs).. Thanksgiving Day..... Closed
Nov 23, (Fri)..... Thanksgiving Friday..... Closed
Dec 24, (Mon)..... Christmas Eve..... Closed
Dec 25, (Tue)..... Christmas Day..... Closed
Dec 31, (Mon)..... New Year's Eve... Close at noon
Jan 1, (Tue)..... New Year's Day 2019..... Closed

BOARD OF DIRECTORS

Eunice Dovey Chairperson
Rose Kuhn Vice Chairperson
Ray Zimmerman Secretary
Tom Laska Treasurer
Linda Best Director
Carol George..... Director
Mary Sceiford Director
Betty Schubert..... Director
Gail Warren Director



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