



DRIVE YOUR AUTO LOAN TO US REFINANCE SPECIAL

September 1st through November 30th, 2017

1.00% APR* Off Current Rate From Another Lender
Rates As Low As 3.25% APR*

GAS CARD INCENTIVE

\$50.00 gas card for 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. Americo FCU loans do not qualify. Certain restrictions may apply. Effective 09-1-2017 through 11-30-2017. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 3.25% APR (annual percentage rate). Estimated monthly payment on \$10,000.00 borrowed at 3.25% APR for 36 months is \$291.93. To qualify for \$100.00 gas card incentive, 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.

EQUIFAX DATA BREACH

Equifax Inc. recently announced a cybersecurity incident potentially impacting approximately 143 million U.S. consumers. Criminals exploited a U.S. website application vulnerability to gain access to certain files. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017. The information accessed primarily includes name, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers, were accessed.

Recommended steps to help protect your information from being misused:

- Visit www.equifaxsecurity2017.com and see if your information was exposed. (select potential impact from the menu and enter your last name and last six digits of your Social Security number)
- Monitor-Monitor-Monitor! Regularly review all activity on your credit reports, credit cards, bank and financial accounts, and dispute or report unauthorized activity as soon as it's detected.
- Consider freezing your credit reports. That stops thieves from opening new credit cards or loans in your name, but it also prevents you from opening new accounts. If you want to apply for something, you need to lift the freeze a few days beforehand. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- Add a fraud alert on your credit report file. A fraud alert notifies lenders, that they should take extra steps to confirm your ID, such as calling you at a preset phone number, before issuing new credit.

PERSONAL LOAN SPECIAL

September 1st through October 31st, 2017

1.00% APR* Off Your Qualifying Rate

Borrow Up To Your Personal Limit

Rates As Low As 6.50% APR*

Maximum term 60 months

APR=Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 09-1-2017 through 10-31-2017. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 6.50% APR (annual percentage rate). Maximum term 60 months. Estimated monthly payment per \$1000.00 at 6.50% APR for 60 months is \$19.57, per \$1000.00 at 7.50% APR for 60 months is \$20.05, per \$1000.00 at 8.50% APR for 60 months is \$20.52. 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.

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.americofcu.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.

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 2017 International Credit Union (ICU) Day® theme, "Dreams Thrive Here," illustrates how credit unions and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real.



SAME DAY ACH DEBITS - IN EFFECT NOW

The Automated Clearing House (ACH) is essentially the rails connecting banks and credit unions in the United States, allowing over \$40 trillion to move between various accounts. As part of an effort to improve the ACH payments system, you may notice a change in the times during the day that we apply electronic debits to your account.

KEEP IN MIND:

1. Expect certain electronic payments to be taken out of your account more quickly or instantly.

(as quick as the same day they're made-please take this change into consideration when you have ACH debits deducted from your account. Americo has no control over when the ACH files are received and you may need to make changes to ensure funds are available in your account to cover your automatic debits.)

2. If you are making payments with the expectation that they won't post for a couple days, this will affect you. *(If you have automatic drafts, such as your water bill, power bill, cable bill, etc., this would be a good time to review your agreement with the service provider and verify the effective date of your payment, as it will be deducted from your account on that day.)*

Benefits of same day ACH include faster payment times and better control of your cash flow. If you have any questions, please give us a call at 814/833-0433 ext. 209

ACH debits include electronic payments, automatic drafts, paper check conversions, or any electronic withdrawal from your account utilizing Americo's routing and transit number.

NOTIFICATION OF FEE CHANGE

Please note the following changes to our rate and fee schedule. Effective December 1st, 2017, the following changes will apply to our Mastercard debit card and Mastercard credit card.

- Card Replacement \$10.00

Note: This chart only lists new fees and changed fees. A complete listing of fees is available at the credit union and on our website at www.americofcu.com

SCHOOL SUPPLY DRIVE - THANK YOU

Americo FCU recently partnered with a local school district to help provide school supplies to those in need. The goal of this annual program was to ensure that every student started the school year on the right foot and with all the supplies necessary to do so. The credit union's staff set up donation tables at both branches and encouraged their members to step in. It didn't take long to fill a number of boxes with everything from pens and pencils to tissues and hand sanitizer. Thank you for your contribution.

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 a good contact number. Be sure to notify us when you return home so we can change your records back to your permanent address.

HOLIDAY COLLECTION

Help brighten a child's holiday this year. We are collecting new, unwrapped toys, hats, gloves and scarves for boys and girls, ages 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. Items will be collected at both credit union offices from October 30th through December 8th. Thank you for your support.

CHRISTMAS SAVINGS AVAILABLE

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

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/americofcu

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

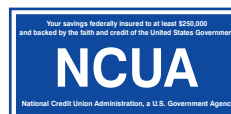
MasterCard Credit Card Lost/Stolen
. 1-866-604-0381
. 1-727-570-4881

HOLIDAY HOURS & CLOSINGS

Oct 9, (Mon) Columbus Day Closed
Nov 10, (Fri) Veteran's Day Closed
Nov 22, (Wed) Day before Thanksgiving . Open until 5
Nov 23, (Thurs) Thanksgiving Day Closed
Nov 24, (Fri) Thanksgiving Friday Closed
Dec 24, (Sun) Christmas Eve Closed
Dec 25, (Mon) Christmas Day Closed
Dec 31, (Sun) New Year's Eve Closed
Jan 1, (Mon) New Year's 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.