

# MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

APRIL 2022 Newsletter



## APRIL VEHICLE LOAN SPECIAL EXPIRING SOON!!



**This Spring Loan Special is HOT!  
CHANCE TO WIN A FIREPIT**

May 1st through May 31st, 2022

Up To 60 Month Repayment

**2.00% APR\* Off**

Your Qualifying Rate

Borrow Up To Your Personal Loan Limit

\*APR= Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 05-01-2022 through 05-31-2022. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 6.50% APR\*. Does not qualify for any additional rate reductions. Maximum term 60 months. Estimated monthly payment per \$1000.00 at 6.50% APR\* for 60 months is \$19.57. Rates, terms, and conditions are subject to change without notice. Membership eligibility required. Federally insured by NCUA. Call the loan department at 814-899-6608 for more information about personal loans and all your lending needs. Americo Federal Credit Union's "Firepit Giveaway" begins on May 1st, 2022, and ends May 31st, 2022. All qualifying entries must be received by 5:00 P.M. on May 31st, 2022. See official rules for complete details and regulations.

## Rest, Relax, *Refinance*

Vehicle Refinance Special  
May 1, 2022 through May 31, 2022

Up to **2.00% APR\* off**  
your current rate and a  
**\$50.00 Visa Gift Card**

Call the Loan Department at 814-899-6608



## THERE'S NO PLACE LIKE HOME

With a Second Mortgage or Home Equity Loan from Americo!

June 1st through July 31st, 2022

**Application Fees Waived  
\$500 - \$650 Value!**

Contact the loan department at  
814-899-6608 for current rates



# DIGITAL UPDATES: Effective April 7th, 2022

## A NEW LOOK FOR YOUR ONLINE BANKING

We believe your online banking site and mobile app need to be quick and easy to use. That's why we're giving your digital tools a clean, fresh look.

- The logon ID and security code all on one screen for quick access
- A redesigned "My Accounts" page with a clear view of accounts, deposits, loans and investments
- An enhanced "Quick Transfer" window that makes moving money even easier

In a time when nothing seems simple, we want your online banking experience to be as pain-free as possible. Please call Shannon at 814-833-0433 ext 205 if you have any questions.

## CHECKFREE RXP® BILL PAY IS HERE

From paying and managing bills online, to sending money to friends and family members, it's all at your fingertips with Online Banking!

We are excited to announce the launch of our new Bill Pay service—CheckFree RXP. This new service comes loaded with new features such as eBills, Bill Capture, and External Account Transfers. It's easier than ever to stay on top of your payments and finances 24/7.

**Existing Bill Pay users do not need to take any action at this time. Payments will continue to process on the current system and automatically convert on April 7th. Please monitor your scheduled payments and allow extra processing time for time sensitive payments during conversion week, April 4th through April 8th.**

Feature	Bill Pay (Previous Version)	CHECKFREE RXP® BILL PAY (New Bill Pay System)
Tabs on Online Banking landing page	The <b>Bill Pay</b> tab does not appear if you have not enrolled in Bill Pay.	The CHECKFREE RXP® Bill Pay tab appears for everyone – even if you have not enrolled in Bill Pay.
Payment Calendar	The <b>Payment Calendar</b> under the Bill Pay tab displays scheduled payments on a five-week (Monday to Friday) calendar.	A payment calendar does not exist. Instead, once you have scheduled your payment, it appears on the <b>Payment Center</b> page under the <b>Pending Payments</b> section.
Scheduling Payments	You choose the " <b>send on</b> " date. The system designates the " <b>delivery by</b> " date which is typically three business days for electronic payments and five business days for paper checks.	You choose the date you want the payee to receive the payment. There is a small fee for same day or next day payments. For dates selected beyond tomorrow or the next day, no fee will be accessed.
When funds are deducted from the checking account	The funds are deducted on the evening of the " <b>send on</b> " date.	The funds are deducted after the payee receives the funds and presents a clearing request to the Credit Union.
Scheduling account to account transfers	The <b>account-to-account</b> link under the <b>Account Access</b> tab have been removed.	First select the <b>CHECKFREE RXP® Bill Pay</b> tab then select the <b>Transfer Money</b> tab.
eBills	Not offered	eBills are delivered electronically from the merchants to CHECKFREE RXP® Bill Pay. Many merchants participate.

## PIN NUMBER UPDATE

You can now select your own PIN for your debit card—or change your existing PIN—with just a simple phone call!

1- To select or change your PIN, call 1-800-992-3808.

2- Have your card handy when you call and be prepared to provide some personal information to verify your identity.

3- Once your identity has been confirmed, just enter the four-digit number you've selected for your PIN—it's that easy!

## YOUTH MONTH - SAVE SMALL. DREAM BIG.

Every April, National Credit Union Youth Month serves to encourage kids to develop healthy saving habits by making savings fun and exciting. Here at Americo, we want to encourage our youngest members to learn how to share, spend and save at the credit union.

April 1st through April 30th, 2022, open a new youth (0-17) savings account with a \$5 deposit and we'll match your \$5 deposit. All new youth accounts opened during this time will automatically be entered into our Youth Month Grand Prize for a \$50 deposit. Return a Youth Month Coloring Sheet for an extra entry into the grand prize. Coloring sheets are available at both branches and online: <https://www.americofcu.com/youth-month/>

As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them fulfill their dreams, no matter big or small.



## 4 REASONS TO GET YOUR AUTO LOAN AT AMERICO

1. **Lower interest rates.** Being not-for-profit allows Americo to give earnings back to our members in the form of lower rates without hidden fees.
2. **Personalized service.** You can sit down with a loan officer to go over your unique financial position. We can help you determine a monthly payment you're comfortable with.
3. **Simple loan process.** Easily apply online and we get the ball rolling. Buying a car can be stressful, so our loan officers are here to walk you through the whole process.
4. **Credit Unions have MANY other benefits.** Not only can you pay your loan back with an automatic deduction to save even more on interest, but as an Americo member you're eligible for all of our other savings and discount services!

## SPRING CLEAN YOUR CREDIT REPORT

Credit scoring is the system used by lenders and other creditors to help determine whether or not an applicant should receive a loan or other type of credit. It can also help determine the rate you will pay. Bad credit can result in higher interest rates and being denied for loans. Your credit report is an integral part of many credit-scoring systems.

When was the last time you checked your credit score? Spring is a great time to take a look, be sure everything is accurate, and clean it up a bit. Request a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) and take a good look. It may have errors that could affect your credit score. Regularly reviewing your report will give you the opportunity to catch and fix any errors in a timely manner and also help guard you against identity theft.

- **Be sure all of the personal information on the report is accurate, including your name, address and social security number.**
- **Be sure all of the accounts listed on the report are actually your accounts.**
- **Be sure the account balances are accurate.**
- **Remember the payment history affects your credit score, so be sure to make all payments on time**

View your credit score through online banking. You'll be able to see your credit score and enjoy advanced credit monitoring features. Online banking lets you securely check your credit score in just a few taps. You can even see how factors like credit inquiries affect your score, thanks to our app's credit monitoring functionality. Best of all, there's no hard pull on your credit, so you can check your score as often as you'd like. Access this new feature from either the "Accounts" screen or from the "More" menu.

## U CHOOSE REWARDS

Effective March 1, 2022, you will now need to access your uChoose Mastercard rewards through your Americo Federal Credit Union online banking. Sign up for online banking by visiting one of our branches.

# Hello Spring

## ANNUAL MEETING - PLEASE JOIN US

**When:** Friday, April 22nd, 2022  
**Where:** Lawrence Park Golf Course • 3700 East 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 CALL (814-833-0433 ext 201) BY APRIL 15th, 2022, TO SECURE YOUR RESERVATION.

## JULY SKIP-A-PAY COMING SOON

# TAKE A VACATION FROM YOUR LOANS! SUMMER SKIP-A-PAY JULY 2022

### LOCATIONS

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

### HOLIDAYS

Good Friday (April 15th) - Close at Noon  
Annual Meeting (April 22nd) - Close at 5:00  
Memorial Day (May 30th) - Closed  
Juneteenth (Observed June 20th) - Closed  
Independence Day (July 4th) - Closed

### IMPORTANT INFORMATION

Routing Number: 243380833  
Website: [www.americofcu.com](http://www.americofcu.com)  
Facebook: [www.facebook.com/mericofcu](http://www.facebook.com/mericofcu)  
Telephone Teller: 1-800-732-7906  
Mastercard Debit Card (lost/stolen): 1-800-472-3272  
Mastercard Debit Card (activate/pin): 1-800-992-3808  
Mastercard Credit Card (lost/stolen): 1-888-999-0096  
Bill Pay Support: 1-833-903-2249

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

### BOARD OF DIRECTORS

Rose Kuhn	Chairperson
Linda Best	Vice Chairperson
Carol George	Secretary
Tom Laska	Treasurer
Karen Allessie	Director
Eunice Dovey	Director
Gary Fabian	Director
Betty Schubert	Director
Gail Warren	Director

