

MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

JULY 2022 Newsletter



EXPIRING SOON!

- July Second Mortgage & Home Equity Special
- July Skip-A-Pay

A Summer Loan
for whatever floats your boat!
August 1st through 31st, 2022

Up To 60 Month Repayment

2.00% APR* Off
Your Qualifying Rate
Borrow Up To Your Personal
Loan Limit

Loan Department:
814-899-6608

AMERICO FEDERAL CREDIT UNION "Grow with America."

APR= Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 08-01-2022 through 08-31-2022. 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.

Get more smiles per gallon...
with an Americo Auto Loan Refi!
Vehicle Refinance Special • September 1, 2022, through September 30, 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

AMERICO FEDERAL CREDIT UNION "Grow with America."

APR= Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 09-01-2022 through 09-30-2022. 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 3.29% APR. Does not qualify for any additional rate reductions. Estimated monthly payment on \$10,000.00 borrowed at 3.29% APR for 36 months is \$292.12. To qualify for a \$50.00 Visa gift card, the loan must be closed between 09-01-2022 and 09-30-2022. Visa gift card will be given at the time of refinance. Membership is required. Federally insured By NCUA.

SELF-SERVICE 24/7
EVEN WHEN WE'RE CLOSED.



COMING SOON - NEW CARD MANAGEMENT WITHIN OUR MOBILE BANKING APP

Designed to optimize your experience, the new features will be found by tapping “Americo Wallet” right inside our mobile banking app. You’ll still have all the features you’re used to in the Americo Federal Credit Union app, and more, including:

- Transaction notifications
- Enriched transactions to clearly see where your purchases are made
- Recurring payment visibility for subscriptions and cards on file with merchants
- Controls and alerts for location, merchant type, and spending limit preferences
- Simplified reporting of lost or stolen cards
- Track your spending by month, category, and more

What Do I Need to Do Before the Update?

To ensure a seamless transition, you will not be able to access the CardValet app after the update. Please plan accordingly. If you haven’t already, download our mobile banking app and set up an account.

What Do I Need to do After the Update?

When you access the app on or after the update, the app may need a few moments to update. Next, simply tap “Americo Wallet” within the mobile banking app to see all the new features, enable alerts and manage the existing controls carried over from our CardValet app.

Contact Us

For any questions regarding the update, please call us at 814-833-0433.

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 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.

FRAUD DEPARTMENT

Fraudsters have become increasingly adept at getting cardholders to share the information they need to commit fraud by posing as financial institution call center agents, or by sending text messages that look like they are coming from our institution, warning of suspicious transaction activities.

REMEMBER, AMERICO FEDERAL CREDIT UNION, WILL NEVER TEXT, EMAIL, OR CALL YOU BY PHONE ASKING YOU FOR PERSONAL OR ACCOUNT RELATED INFORMATION SUCH AS ACCOUNT NUMBERS, SOCIAL SECURITY NUMBERS, PASSWORDS OR PINs. IF YOU RECEIVE SUCH A REQUEST, PLEASE LET US KNOW BY CALLING 814-899-6608 or 814-833-0433. DO NOT REPLY DIRECTLY TO THE REQUEST.

CREDITSENSE

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.



WILLIAM A. SCHUBERT & FRANCIS W. CATHERINE MEMORIAL SCHOLARSHIP WINNERS

AMERICO FCU is excited to announce our 2022 Memorial Scholarship winners!

\$1000.00 William A. Schubert & Francis W. Catherine Memorial Scholarship Winners

Jack Gilroy of McDowell High School. Jack will be attending Mercyhurst University.
Chloe Heeter of McDowell High School. Chloe will be attending Penn State Erie, The Behrend College.
Sophia Latouf of Villa Maria Academy. Sophia will be attending The Pennsylvania State University.
Jackson Parker of Montverde Academy. Jackson will be attending Grand Canyon University.
Katelyn Robson of Iroquois High School. Katelyn will be attending The Pennsylvania State University.
Jaden Rocco of Harborcreek High School. Jaden will be attending John Carroll University.

DON'T FORGET ABOUT eStatements

Looking for a way to help the environment? Try signing up for eStatements; an electronic copy of your monthly statement. These statements are a convenient way to keep track of your monthly transactions, as well as lighten your mail load. The service is FREE and also password-protected. You can access your statements 24 hours a day, 7 days a week.

You may access this service through online banking. If you need more information about the service or help signing up, speak with a Member Service Representative today!

CREDIT BOOST LOANS - LIFE HAPPENS, WE CAN HELP!

Do you need help establishing or rebuilding your credit? Are you struggling for a way to make ends meet? AMERICO Federal Credit Union offers a better alternative to predatory payday loans. Our Credit Boost Loan was created specifically to help repair damaged credit, build credit history, and help our members during trying financial times. Our loans are calculated for a 12 month repayment period with an APR* of 18.00% and an application fee of just \$20.00. Loan amounts range from \$500.00 to \$1,000.00. Our members are also encouraged to save with the 10% required deposit held in your Shares account. Could you benefit from our Credit Boost Loan? Talk to our loan department today!

Minimum loan amount is \$500 – Maximum loan amount is \$1000. Borrower must be a member of the Credit Union in good standing for at least six (6) months. Limit of three (3) Credit Boost loans during six (6) month time frame per member and you may only borrow one Credit Boost loan at a time. Must provide proof of income. Minimum income of \$1000/month is required. APR (Annual Percentage Rate) is set at 18%. Estimated monthly payment on \$1,000.00 borrowed at 18.00% APR for 12 months is \$91.70. \$20 non-refundable application fee (payable with application or added to the principal of the loan).

NOTICE OF ELECTION OF OFFICERS

Americo FCU's Annual Meeting was held April 22nd, 2022. There were three (3) seats available to serve on the Board of Directors and 3 nominations were received. For a complete list of the Board of Directors, see back page.

Linda Best * - *Chairperson*

Eunice Dovey * - *Director*

Gary Fabian * - *Director*

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

WELCOME TO THE TEAM

Help us welcome our newest staff member - Heather Kinley. Welcome to our team! It's great to have you on board. We look forward to working with you. Heather is the newest Member Service Representative at our West side office.



SCHOOL SUPPLY DRIVE

Help local kids get off to a great start by donating school supplies for the new year! Both branches will be collecting the following items now through August 13th to help local children meet their education goals:

- | | | |
|--------------------|-------------------------|--------------------------|
| • #2 Pencils | • Boxes of Tissues | MOST NEEDED ITEMS |
| • Pencil Erasers | • Blunt-End Scissors | • Crayola Crayons |
| • Highlighters | • Loose-Leaf Paper | • Glue Sticks |
| • Colored Pencils | • Index Cards | • Two Pocket Folders |
| • Hand Sanitizer | • Spiral Notebooks | • Pencil Sharpeners |
| • Washable Markers | • Composition Notebooks | • Pencil Boxes |

WALDAMEER TICKETS AVAILABLE

Give your family all the fun and excitement of more than 100 attractions, Water World (wet and wild fun for everyone), challenging midway games, tasty summertime foods and free entertainment!

Stop by the credit union and pick up your discount passes to Waldameer Park and Water World for only \$42.75 per combo pass for both parks. Tickets for children under 48” are available for \$33.45 per pass. Visit their website at waldameer.com for dates and hours of park operation.

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

Independence Day (July 4th) - Closed
 Labor Day (September 5th) - Closed
 Columbus Day (October 10th) - Closed
 International Credit Union Day (October 20th)

IMPORTANT INFORMATION

Routing Number: 243380833
 Website: www.americofcu.com
 Facebook: www.facebook.com/amicofcu
 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

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

