

MEMBER CONNECTION

"TOGETHER WE MAKE A DIFFERENCE."

OCTOBER 2022 Newsletter



FALL AUTO LOAN SPECIAL

FALL into a great **AUTO LOAN**

New & Used Vehicle Special
October 1st through October 31st, 2022

.50% Off Earned APR*
As Low As **3.29% APR***

\$60.00 VISA Gift Card

Please contact the Loan Department at
(814) 899-6608

*Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 10/01/2022 through 10/31/2022. Lowest possible rate 3.29% APR. Does not qualify for any additional reductions. Promotional rates apply to new monies only. Gift card will be given at the loan closing 10/01/2022 through 10/31/2022. Estimated monthly payment on \$10,000.00 borrowed at 3.29% APR for 36 months is \$292.10. Membership is required. Federally Insured By National Credit Union Association.

HOLIDAY LOAN SPECIAL

Get A Little Extra **DOUGH** For Christmas!

HOLIDAY LOAN SPECIAL
NOVEMBER 1ST THROUGH DECEMBER 31ST, 2022

5.00% APR*

MAXIMUM TERM 12 MONTHS
BORROW UP TO \$5000

NO PAYMENT FOR 60 DAYS!

PLEASE CALL THE LOAN DEPARTMENT AT
(814) 899-6608

APR= Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 11/01/2022 through 12/31/2022. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 5.00% APR. Does not qualify for any additional rate reductions. Maximum term 12 months. Estimated monthly payment on \$5000.00 at 5.00% APR for 12 months is \$428.02. Americo FCU is offering the option to take advantage of no payments for the first 60 days after the closing of the loan. No payments for 60 days is valid on new Holiday Loans; refinancing of existing Americo Federal Credit Union Personal Loans is not eligible. Interest will begin to accrue on the date the loan is funded. The first payment after the 60-day no payment period will first be applied to the interest accrued from the date the loan was funded to the first payment date and then applied to the principal due. Rates, terms, and conditions are subject to change without notice. Certain restrictions apply. Call the loan department for more information about Holiday Loans and all your lending needs. Federally Insured By NCUA.

November & December **SKIP - A - PAY** Available Now!



CHRISTMAS CLUB ACCOUNTS

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!

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 and 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 our Member Service Representatives.

RECYCLE YOUR OLD PHONE BOOKS

Outdated phone books can be dropped off at both Americo Federal Credit Union locations throughout the year. We will help turn the old paper into both insulation and profit. Erie Energy Products will pay for old paper that can be turned into cellulose insulation through a process that includes shredding and spraying the paper to make the insulation resistant to insects, mold, and fire. The money earned from Erie Energy Products will be donated to the Second Harvest Food Bank of Northwest Pennsylvania. By donating phone books, we can help recycle, insulate local homes, and raise money for hungry families in our area.

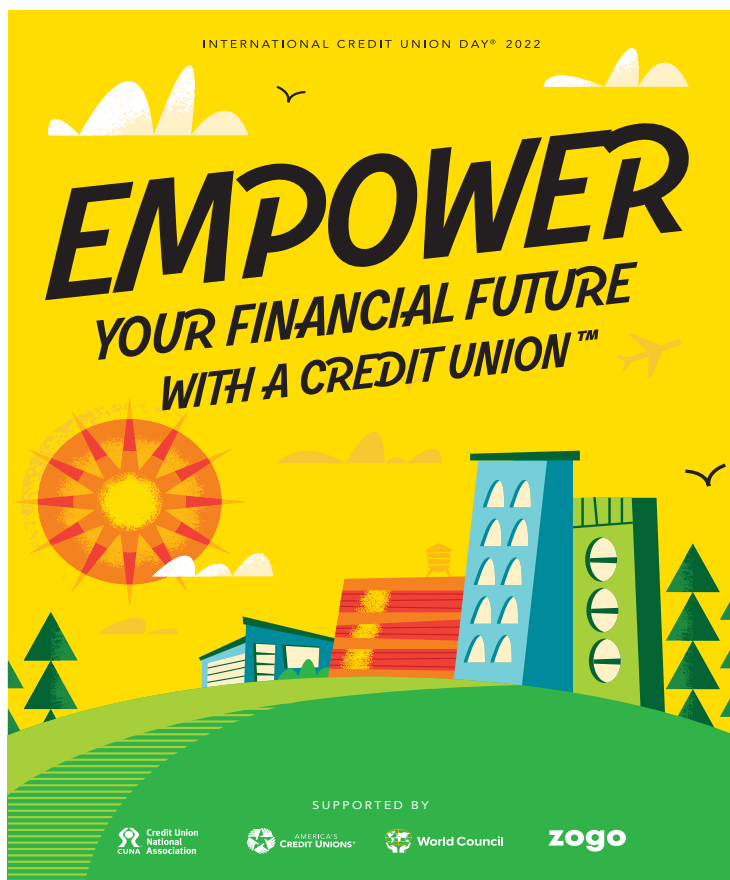
NEW CARD MANAGEMENT WITHIN OUR MOBILE BANKING APP

Designed to optimize your experience, the new features will be found by tapping "Cards" 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

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





A HELPING HAND...
Credit Boost Loans

Sometimes, we need a little help. Whether this means establishing or rebuilding your credit, or helping to make ends meet, Americo Federal Credit Union can help with our Credit Boost Loan.

4101 Main Street
 Erie, PA 16511
 (814) 899-6608
 (814) 899-6005 fax
www.americofcu.com

AMERICO
 FEDERAL CREDIT UNION
"Grow with America"

2545 West 23rd Street
 Erie, PA 16506
 (814) 833-0433
 (814) 833-7299 fax
www.americofcu.com

INTERNATIONAL CREDIT UNION DAY

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to become more engaged.

On October 20, 2022, our global credit union family will join together to celebrate the 74th anniversary of ICU Day!

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!

*Annual Percentage Rate. 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 a 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 is set at 18%. Estimated monthly payment on \$1,000.00 borrowed at 18.00% *APR for 12 months is \$91.70. There is a \$20 non-refundable application fee (payable with application or added to the principal of the loan).

HEADING SOUTH FOR THE WINTER?

Just a reminder that if you will temporarily be 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 and the date you will return, as well as a good contact number. Be sure to notify us when you return home so we can change your account back to your permanent address.



OCTOBER - BREAST CANCER AWARENESS

Breast cancer can impact the important women in your life - mothers, grandmothers, wives, girlfriends, aunts, sisters, cousins, and friends. 1 in 8 women will be diagnosed with breast cancer in her lifetime. There are over 3.5 million breast cancer survivors in the United States. Join us this October as we raise funds and awareness for this cause. Your donation will provide women with education about their breast health, free resources and screenings, and a supportive hand to hold as they walk through the complex cancer care system.

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 9th. Thank you for your support.

CARDS FOR THE TROOPS

Americo Federal Credit Union is dedicated to supporting and thanking deployed service members, veterans, and their families with encouraging cards and notes. Stop by either location to fill out a card to brighten their holidays.

Help us send holiday wishes to the troops

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

Columbus Day (October 10th) - Closed
International Credit Union Day (October 20th)
Veteran's Day (November 11th) - Closed
Day Before Thanksgiving (November 23rd) - Close at 5:00
Thanksgiving Day (November 24th) - Closed
Thanksgiving Friday (November 25th) - Closed
Christmas Eve (December 24th) - Closed
Christmas Day (December 25th) - Closed
Christmas Observed (December 26th) - Closed
New Year's Eve (December 31st) - Close at 12:00
New Year's Day (January 1st) - Closed

IMPORTANT INFORMATION

Routing Number: 243380833
Website: www.americofcu.com
Facebook: www.facebook.com/americofcu
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 Allesie	Director
Eunice Dovey	Director
Gary Fabian	Director
Betty Schubert	Director
Gail Warren	Director

