

# MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

JANUARY 2023 Newsletter



*Cozy Up To A Lower Rate*

Vehicle Refinance Special  
January 1st through January 31st, 2023

Up to **1.00%** APR\* off  
your current rate and a

**\$50.00** Visa Gift Card

\*APR= Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 01-01-2023 through 01-31-2023. All rates and limits based on existing rate and term. Offer applies to loans financed with another lender only. Must meet lending criteria. Does not qualify for any additional rate reductions. To qualify for a \$50.00 Visa gift card, the loan must be closed between 01-01-2023 and 01-31-2023. Visa gift card will be given at the time of refinance. Membership is required. Federally Insured By NCUA.



Fall in *Love* with your home

with a **Second Mortgage or  
Home Equity loan from Americo!**

February 1st through March 31st, 2023

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

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



*We're Spring Cleaning  
Our Auto Rates!*

Vehicle Loan Special  
March 1st through April 30th, 2023

**.50%** OFF EARNED APR\*

**\$50.00** VISA GIFT CARD

\*Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 03/01/2023 through 04/30/2023. Does not qualify for any additional reductions. Promotional rates apply to new purchases only. Gift card will be given at the loan closing 03/01/2023 through 04/30/2023. Membership is required. Federally Insured By NCUA.

## AMERICO'S BRANCH HOURS ARE CHANGING

Effective January 1st, 2023, the Americo Federal Credit Union branches will be changing their office hours to the following:

# MONDAY THROUGH FRIDAY 8:30 am to 5:00 pm

**We are no longer open until 6:00 pm on Fridays**

## ELECTRONIC SERVICES

Our electronic services allow you to manage your AMERICO FCU accounts anytime, anywhere, on multiple devices. Our goal is to make managing your money easy, safe and convenient.

- **Americo Wallet** - A mobile card management application that helps reduce account fraud by allowing cardholders to monitor accounts with their smartphone, and control how, when and where their debit card is used. To get started, tap cards inside our Mobile Banking app.
- **Audio Response** - Allows convenient access to your account and credit union information using a touch-tone phone. With Audio Response, you can make account inquiries, transfer funds between accounts, make your loan payment, get an account history, order a copy of a check, and so much more.
- **Bill Pay** - With Bill Pay\*, you get a safe, fast and easy way to pay your bills. Pay all your bills from home, work or anywhere you have internet access. You will avoid the hassle of stamps, envelopes and visiting multiple websites just to pay your bills each month. Plus, you're not limited to business hours; Bill Pay is available 24 hours a day, 7 days a week and 365 days a year. \*Bill Pay is \$5.75 per month.
- **eStatements** - Replace printed statements with a free electronic version that can be viewed on a safe and secure website.
- **Mobile Banking** - Our Mobile Banking application gives you the ability to manage your money on the go with the same security as your Online Banking.
- **Online Banking** - Our free Online Banking gives you the tools to manage your AMERICO FCU accounts. You can check account balances, view transaction history, pay bills, make transfers and more, all on the same page!

## AMERICO Federal Credit Union's 5th Annual Francis W. Catherine and William A. Schubert 2023 Memorial Scholarships

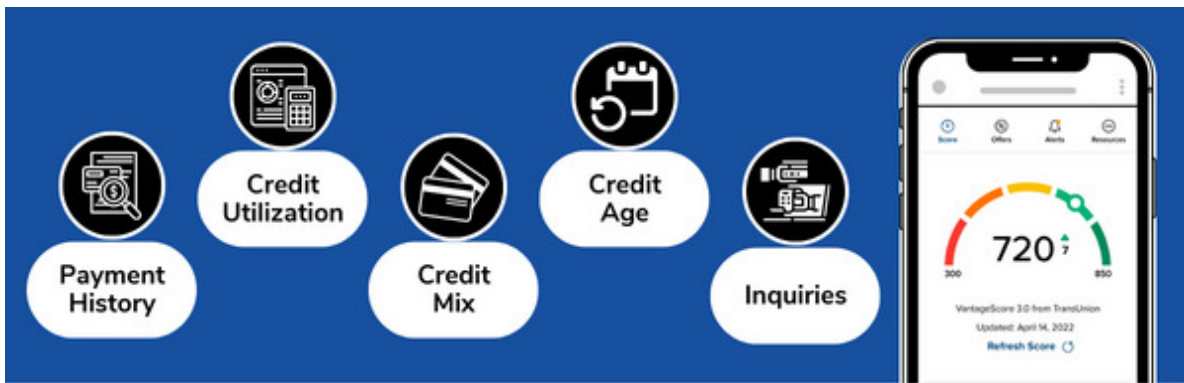
AMERICO Federal Credit Union proudly supports education and is excited to continue our scholarship program. The credit union will award **TWO** \$1,000.00 Francis W. Catherine and **TWO** William A. Schubert Memorial Scholarships to graduating high school seniors who plan on pursuing an advanced education in 2023. A total of **FOUR** \$1,000.00 scholarships will be awarded.

### The requirements are as follows:

- The applicant must be a member in good standing.
- The applicant must be a high school senior (at the time of the application), accepted at a post-secondary accredited educational institution or trade school for the 2023 academic year.
- Scholarship funds must be used for (1) tuition, (2) only at a post-secondary accredited educational institution or trade school, and (3) by January 31, 2024. Proof of full-time enrollment is required for the scholarship to be disbursed.
- Submit a 500 word typewritten essay on: *"As credit unions memberships age, what is the best way for Americo Federal Credit Union to attract and retain younger members? How can credit unions appeal to your generation?"*

Applications are available at both AMERICO Federal Credit Union branches and online at [www.americofcu.com](http://www.americofcu.com). **The deadline for submitting your essay is Friday, March 31, 2023.** \*\*See application for complete requirements and regulations.





## WHAT MAKES UP YOUR CREDIT SCORE?

### CreditSense

Want a secure way to keep tabs on your credit? Download our mobile banking app. You'll be able to see your credit score and enjoy advanced credit monitoring features, all from the mobile banking app you know and trust. The app 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 feature from either the "Accounts" screen or from the "More" menu.*

### IMPORTANT TAX INFORMATION

Statements are a permanent record of your account. Please save your December 2022 statement for income tax information. Dividends paid on shares, as well as interest paid on loans during 2022, appear at the end of this statement. If you earned dividends of \$10.00 or more on your savings, you will receive a 1099 tax form. If you paid \$600.00 or more in mortgage interest, you will receive a 1098 Mortgage Interest tax form.

### IRA YEAR-END NOTICE

Members who have Individual Retirement Accounts (IRA) at the credit union, please note the message on the bottom of your December 2022 year-end statement. The balance of your IRA account as of December 31, 2022, will be reported to the IRS as the Fair Market Value of your credit union IRA account. This information is for the year ending December 31, 2022. Any further information needed for tax purposes will be mailed directly to you by our data processor.

### PRIVACY POLICY

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed. You may review our policy and practices with respect to your personal information at <https://www.americofcu.com/about/privacy-policy/> or we will mail you a copy for free. You may request a copy by calling us at 814-833-0433 ext 201. A copy is also available in either of our offices.

### NOTICE OF ELECTION OF OFFICERS

The Election of Officers will be held at this year's Annual Meeting on April 21st, 2023. There are three (3) positions open on the Board of Directors, which are three year terms. If you are interested in running for office, you must send a written request to the attention of the Nominating Committee. Include your name, address, phone number and a brief statement of qualifications, as well as biographical data, that will be included on the Annual Meeting ballot.

*Please submit your information by March 31st, 2023, to:  
Nominating Committee, Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511*

### WELCOME HEATHER AND LEETOYA

Americo welcomes Heather and Leetoya, the newest members of our credit union staff. They have been with us for the last few months and have had the opportunity to meet many of you already. Please welcome both of them to our credit union family when you stop in for a visit!

The Board of Directors and Office Staff would like to **THANK YOU**, our members, for your continued support. We hope your holidays were filled with joy, and we wish you a **HAPPY AND PROSPEROUS NEW YEAR!**

## 2023 ANNUAL MEETING RESERVATION

Please reserve \_\_\_\_\_ place(s) for me at the AMERICO Federal Credit Union Annual Meeting Dinner to be held at the **Lawrence Park Golf Course** (3700 East Lake Road, Erie, PA, 16511) on **Friday, April 21st, 2023, at 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.**

Enclosed is a check for \$\_\_\_\_\_ payable to AMERICO FCU. (\$20 per person).

*Reservations due by April 14th, 2023.*

_____	_____	_____
please print name	dinner choice	account number
_____	_____	_____
guest name	dinner choice	account number (if member)
_____	_____	_____
guest name	dinner choice	account number (if member)

\_\_\_\_\_

additional dinner request

## 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	8:30-5:00

## HOLIDAYS

Martin Luther King Jr Day (Jan. 16th) - Closed  
President's Day (Feb. 20th) - Closed  
Good Friday (April 7th) - Close at Noon  
Annual Meeting (April 21st) - Close at 5:00

## IMPORTANT INFORMATION

Routing Number: 243380833  
Website: [www.americofcu.com](http://www.americofcu.com)  
Facebook: [www.facebook.com/amicofcu](http://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

