

MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

APRIL 2023 Newsletter



APRIL VEHICLE LOAN SPECIAL EXPIRING SOON!!

MAY PERSONAL LOAN SPECIAL

2.00% APR* Off
Your Qualifying Rate

CHANCE TO WIN A YARD SWING

MAY AUTO LOAN REFINANCE SPECIAL

Up to **2.00% APR* Off**
your current rate

\$50.00 VISA GIFT CARD

JUNE/JULY SECOND MORTGAGE & HOME EQUITY LOAN SPECIAL

\$15,000
Minimum New Money
FEES WAIVED

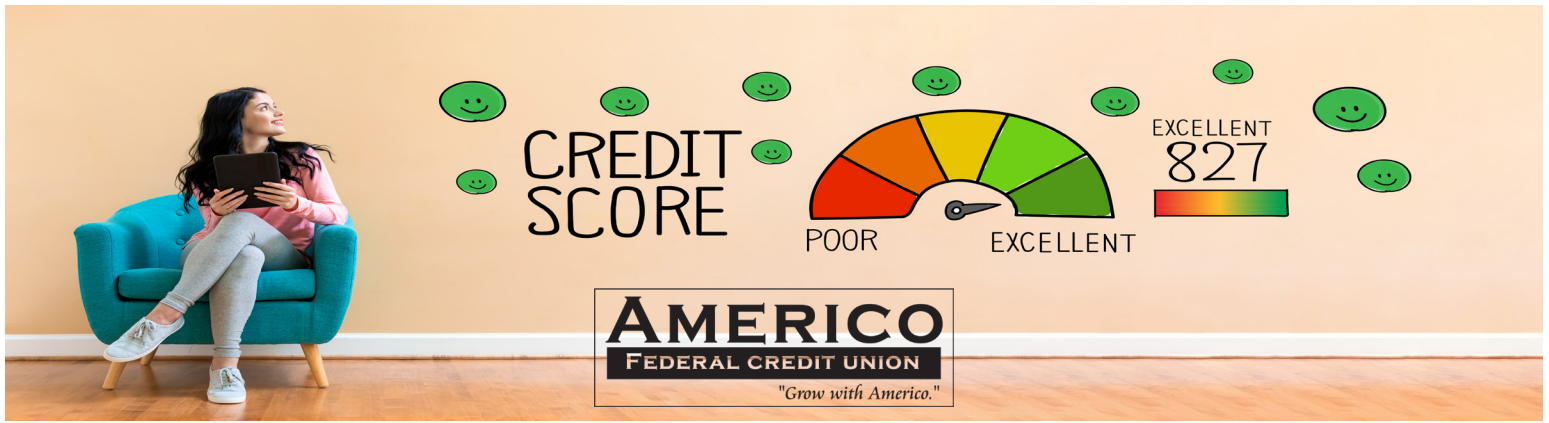
Car shopping should be
A SMOOTH RIDE.

Our online car shopping marketplace has all the bells and whistles.



<https://americofcu.cudlautosmart.com/>

**CONTACT THE LOAN DEPARTMENT AT
(814) 899-6608 FOR CURRENT RATES**



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 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.

AMERICO'S BRANCH HOURS HAVE CHANGED

Effective January 1st, 2023, the Amerigo Federal Credit Union branches changed 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

WELCOME TO THE TEAM

Help us welcome our newest staff members - Amelia Bigley, Hailey Williams, Kaelee Potratz and Deidre Salanic. Welcome to our team! It's great to have you on board. We look forward to working with you. Amelia and Hailey are the newest Member Service Representatives at our East side office. Kaelee and Deidre are the newest Member Service Representatives at our West side office.

CONGRATULATIONS ON YOUR RETIREMENT

Happy Retirement to our very own Marcia Krisch. After 20 years of service here at Amerigo Federal Credit Union, April 4th, was Marcia's last day! We wish her all the best and are so thankful for her many years of service!

PIN NUMBER UPDATE

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

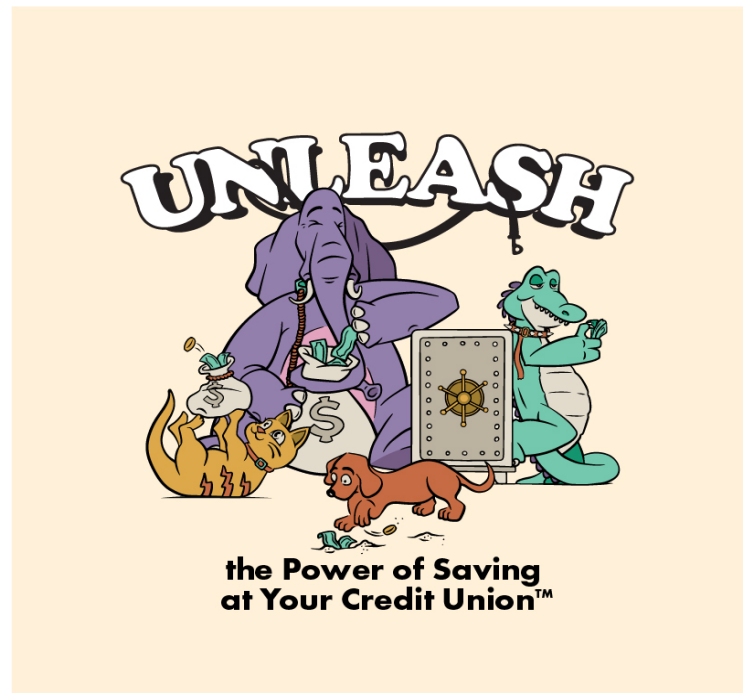
- 1- To select or change your PIN, call 1-800-992-3808.
- 2- Have your card handy when you call and be prepared to provide some personal information to verify your identity.
- 3- Once your identity has been confirmed, just enter the four-digit number you've selected for your PIN—it's that easy!

YOUTH MONTH - UNLEASH THE POWER OF SAVING AT YOUR CREDIT UNION

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, 2023, open a new youth (0-17) savings account with a \$5 deposit and we'll match your \$5 deposit. Return a Youth Month Coloring Sheet for a chance to win our Youth Month Grand Prize, a \$50 deposit. Coloring sheets are available at both branches and online at <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.



DORMANT ACCOUNTS

Recently we've been receiving questions about dormant accounts. Please remember that any account that is inactive for **three years** must be submitted to the Bureau of Escheats. The credit union also charges a monthly fee of \$5.00 per month once an account has been inactive for **twenty-four months** (including savings accounts). Share draft accounts are subject to this fee after **six months**.

You can easily avoid this fee by making a deposit, transfer, or withdrawal, once every **six months**. This can be done by stopping into one of our branch offices, using internet banking, or downloading our app and taking advantage of mobile banking. Your membership is important to us and we want to keep you informed!

COURTESY PAY

When unforeseen expenses arise, we don't always have the necessary funds in our account to cover those costs. Having an item returned due to insufficient funds can be a costly, inconvenient, and a potentially embarrassing experience. Instead of being declined, sign up for Courtesy Pay. You can sign up to maintain peace of mind while making regular purchases or when you have an unexpected expense and the necessary funds are not in your account.

Americo FCU may honor a member transaction that results in an overdrawn account through the use of the credit union's Courtesy Pay Program. Under this program, the credit union charges a fee to provide payment for a transaction that would otherwise be returned due to non-sufficient funds (NSF). The credit union is under no obligation to pay every overdraft and may discontinue coverage at any time without notice. A member must opt in to activate Courtesy Pay.

Signing up for the program is easy for qualifying members; talk to a member service representative today!

Do more in less time
with online banking.



Branch out from your routine.

Accessing and managing your money just became more convenient with online banking.

YOUR TIME

Online banking never closes – check balances and manage your money 24/7.

YOUR MONEY

Access your account, transfer funds and pay bills while at home or on the go.

YOUR CHOICE

Pay who you want when you want with online and mobile banking.



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Hello Spring

JULY SKIP-A-PAY COMING SOON

TAKE A VACATION FROM YOUR LOANS! SUMMER SKIP-A-PAY JULY 2023

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!

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

Good Friday (April 7th) - Close at Noon
Memorial Day (May 29th) - Closed
Juneteenth (June 19th) - Closed
Independence Day (July 4th) - Closed

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

