

# MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

JULY 2023 Newsletter



## EXPIRING SOON!

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

## Make A Splash WITH OUR SUMMER LOAN!

August 1 - 31, 2023

Up To 60 Month Repayment

**1.00% APR\* Off**

Your Qualifying Rate

Up To 12 Month Repayment

**2.00% APR\* Off**

Your Qualifying Rate

**Borrow Up To Your Personal Loan Limit  
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 08-01-2023 through 08-31-2023. 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 12 months is \$86.31. Estimated monthly payment per \$1000.00 at 7.50% APR\* for 60 months is \$20.05. 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, 2023 through September 30, 2023

Up to **2.00% APR\* off**  
your current rate and a

**\$50.00 Visa Gift Card**

Call the Loan Department at  
814-899-6608



\*APR= Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 09-01-2023 through 09-30-2023. 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 6.49% APR. Does not qualify for any additional rate reductions. Estimated monthly payment on \$10,000.00 borrowed at 6.49% APR for 36 months is \$306.51. To qualify for a \$50.00 Visa gift card, the loan must be closed between 09-01-2023 and 09-30-2023. Visa gift card will be given at the time of refinance. Membership is required. Federally insured by National Credit Union Association.



# STRESS-FREE CAR-SHOPPING

Visit our online vehicle marketplace  
for an easy car buying experience



## CUDL AUTOSMART

Looking for a new or used vehicle but not sure where to start? CUDL AutoSMART is an on-line resource that provides in-depth information to assist you on your next auto purchase, including research and vehicle comparisons, as well as to calculate trade-in values, check a vehicle's history, and receive auto buying tips.

## 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](http://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.

## 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.

## SUMMER SKIP-A-PAY

You can skip your JULY loan payment and have extra cash for summer activities, vacations, and family fun. Our Summer Skip-A-Pay application is available at both of our offices and online at [www.americofcu.com](http://www.americofcu.com). A \$25.00 processing fee for each loan you choose to skip is due with your application. You could use a break, skip your July loan payment and relax this Summer! This offer excludes Real Estate Loans, Overdraft Protection Loans, Credit Boost Loans and MasterCard Credit Cards. Other restrictions may apply; see application for more information.





# Congratulations

## CLASS OF 2023



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

AMERICO FCU is excited to announce our 2023 Memorial Scholarship winners!

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

Brady Baker of Fairview High School. Brady will be attending Keuka College.

Troy Peterson of McDowell High School. Troy will be attending Gannon University.

Ryan Visosky of McDowell High School. Ryan will be attending The Pennsylvania State University Behrend.

Aidan Richter of Cathedral Preparatory School. Aidan will be attending Gannon 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 \$91.71. \$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 21st, 2023. 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.

Rose Kuhn \* - **Vice Chairperson**

Betty Schubert \* - **Director**

Gail Warren \* - **Director**

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

### **WELCOME TO THE TEAM**

Help us welcome our new staff member - Claire Prest. Claire is joining the lending department. Welcome to our team! It's great to have you on board. We look forward to working with you.

# HELLO Summer TIME

## 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 14th to help local children meet their education goals:

- #2 Pencils
- Pencil Erasers
- Highlighters
- Colored Pencils
- Hand Sanitizer
- Washable Markers
- Boxes of Tissues
- Blunt-End Scissors
- Loose-Leaf Paper
- Index Cards
- Spiral Notebooks
- Composition Notebooks
- **MOST NEEDED ITEMS**
- Crayola Crayons
- Glue Sticks
- Two Pocket Folders
- Pencil Sharpeners
- 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 \$44.00 per combo pass for both parks. Tickets for children under 48” are available for \$35.00 per pass. Visit their website at [waldameer.com](http://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 8:30-5:00

## HOLIDAYS

Independence Day (July 4th) - Closed  
Labor Day (Sept. 4th) - Closed  
Columbus Day (October 9th) - Closed  
International Credit Union Day (October 19th)

## 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

