

# MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

APRIL 2025 Newsletter



## **Auto Loan Refinance Special**

**May 1st through May 31st**

**2.00% APR\* Off your current rate**  
when refinanced from another lender

**Rates as low as 5.49% APR\***

**\$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 05-01-2025 through 05-31-2025. 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 5.49% APR\*. Does not qualify for any additional rate reductions. Estimated monthly payment on \$10,000.00 borrowed at 5.49% APR for 36 months is \$301.97. To qualify for a \$50.00 Visa gift card, the loan must be closed between 05-01-2025 and 05-31-2025. Visa gift card will be given at the time of refinance. Membership is required. Federally insured by NCUA.



## **Personal Loan Special**

**May 1st through May 31st**

**Up To 60 Month Repayment**

**2.00% APR\* OFF**  
your earned rate

**Borrow up To Your Personal Loan Limit**

\*APR= Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 05-01-2025 through 05-31-2025. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 7.50% APR\*. Does not qualify for any additional rate reductions. Maximum term 60 months. 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.



## **2nd Mortgage Home Equity Special**

**June 1st through July 31st**

**\$15,000.00 Minimum New Money**

**Fees Waived**

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



## SHARED BRANCHING: New In-Branch Experience - Learn More About IDCheck

Americo Federal Credit Union understands it's crucial to help protect you from account takeover fraud. That's why we are introducing a new ID proofing measure for in-person visits to our Shared Branch locations. This new fraud prevention measure allows us to make certain it is YOU trying to access your account, not an imposter.

If you bank at one of our Shared Branch locations (a \$2.00 fee applies), a teller can now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multi-factor authentication verification. This additional layer of authentication will be used for loan payments, cashier's checks, deposits, withdrawals, transfers and account inquiries.

### How it Works:

1. Scan the QR code located in the branch or visit [verify.coop.org](https://verify.coop.org).
2. Select your credit union's name from a drop-down list.
3. Enter your member number and the last four digits of your social security number.
4. Upload a photo of your ID.
5. Take a selfie. (Tip: Save your validation for an even quicker experience next time!)
6. Show your one-time passcode to the teller (passcode is valid for 20 minutes).

If you have any questions, please contact us at 814-899-6608, ext. 315.

## 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!

## CREDIT UNION NEWS: SPRING INTO SAVINGS!

As we welcome the new season, we're excited to share some updates and tips to help you make the most of your finances.

**Spring Cleaning Your Finances:** Just like decluttering your home, it's a great time to "spring clean" your finances! Consider reviewing your budget, paying off debt, and setting new savings goals. Our team is here to assist with personalized financial advice to help you start fresh this season.

**Exclusive Spring Loan Specials:** To help you get ahead, we're offering special rates on personal loans, auto loans, and home equity lines of credit. Whether you're planning a home improvement project or buying a new car, now is the perfect time to take advantage of these limited-time offers!

**Boost Your Savings:** Spring is the perfect time to focus on growing your savings. Our savings accounts and CD options can help you earn more on your deposits, while our automatic savings plan makes it easy to save a little each month without thinking about it.

**Thank you for being a valued member of our credit union family. We look forward to continuing to serve you as we bloom into a bright and successful season!**



**The convenience of  
Shared Branch is easier and  
more secure than ever!**

Introducing IDCheck – a secure, simple, quick way  
to verify your identity.



Scan the code or  
visit [verify.coop.org](https://verify.coop.org)  
to get started







## STAY ALERT: SAFEGUARD YOUR DEBIT CARD

Your Americo Federal Credit Union debit card is a gateway to your hard-earned money, making its safety a top priority. Follow these simple, but effective, steps to keep your debit card protected from unauthorized use:

- 1. Safeguard Your PIN:** Never share your Personal Identification Number (PIN) with anyone. Avoid writing it down or storing it in your phone. When entering your PIN at an ATM or point-of-sale terminal, shield the keypad to prevent others from seeing it.
- 2. Monitor Your Accounts Regularly:** Keep a close eye on your account activity through online banking or mobile apps. Quick detection of unauthorized transactions allows you to report issues promptly and minimize potential losses.
- 3. Be Cautious with Card Details:** Avoid sharing your card number, expiration date, or CVV code over the phone or email unless you are certain of the recipient's credibility. Fraudsters often use deceptive methods to trick cardholders into disclosing sensitive information.
- 4. Use Secure Websites and Devices:** When shopping online, ensure the website is secure (look for "https" in the URL). Keep your devices updated with the latest security patches to reduce the risk of malware.
- 5. Report Lost or Stolen Cards Immediately:** If your card is lost, stolen, or you notice suspicious activity, contact Americo Federal Credit Union immediately to freeze your account and prevent unauthorized access.

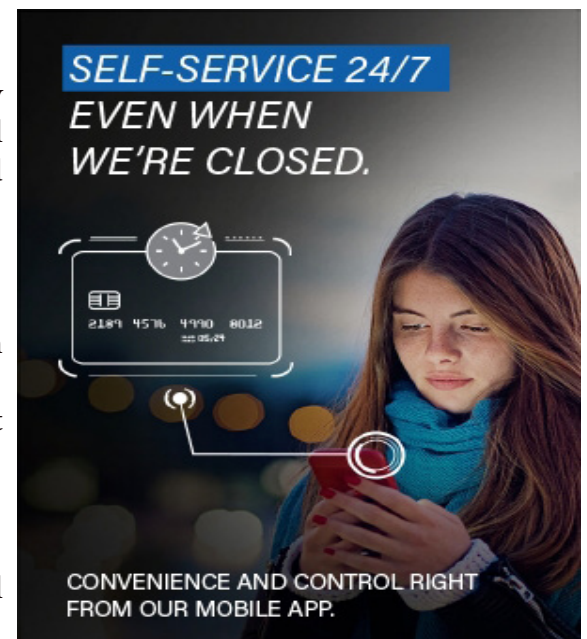
Your vigilance helps protect your finances. Together, we can ensure your account remains secure. Your financial security is our top priority!

## AMERICO WALLET - CARD MANAGEMENT WITHIN OUR MOBILE 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

**Contact Us** - For any questions regarding AMERICO Wallet, please call us at 814-833-0433, ext. 209.





**JULY SKIP-A-PAY COMING SOON**

# TAKE A VACATION FROM YOUR LOANS!

## SUMMER SKIP-A-PAY JULY 2025

### 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 18th) - Close at Noon  
Memorial Day (May 26th) - Closed  
Juneteenth (June 19th) - Closed  
Independence Day (July 4th) - Closed

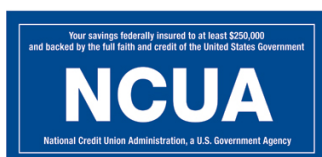
### IMPORTANT INFORMATION

Routing Number: 243380833  
Website: [www.americofcu.com](http://www.americofcu.com)  
Facebook: [www.facebook.com/mericofcu](https://www.facebook.com/mericofcu)  
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
Gary Fabian	Director
Michael Minsky	Director
Betty Schubert	Director
Gail Warren	Director



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