

MEMBER CONNECTION

"TOGETHER WE MAKE A DIFFERENCE."

JULY 2025 Newsletter



Personal Loan Special

August 1st through August 31st

1.00% APR* Off

Your Qualifying Rate - Maximum Term 60 Months

2.00% APR* Off

Your Qualifying Rate - Maximum Term 12 Months

Borrow Up To Your Personal Limit

APR= Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 08-01-2025 through 08-31-2025. 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 on \$1000.00 at 8.50% APR for 12 months is \$87.23. Estimated monthly payment per \$1000.00 at 7.50% APR for 60 months is \$20.05. Federally insured by NCUA.



Auto Loan Special

September 1st through September 30th

1.00% APR* OFF your earned rate

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

*Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 09/01/2025 through 09/30/2025. Lowest possible rate 5.49% APR. Does not qualify for any additional reductions. Promotional rates apply to new monies only. Estimated monthly payment on \$10,000.00 borrowed at 5.49% APR for 36 months is \$301.91. Membership is required. Federally insured by NCUA.



Vehicle Refinance Special

October 1st through October 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 10-01-2025 through 10-31-2025. 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 10-01-2025 and 10-31-2025. Visa gift card will be given at the time of refinance. Membership is required. Federally insured by NCUA.



MAKE A LOAN PAYMENT THROUGH MESSAGEPAY

We want to make things easier for you! Make a payment to your Americo Federal Credit Union loans or credit cards from any external account. MessagePay is the quick, easy way to make a payment to your Americo Federal Credit Union loans or credit cards from any external account. You can pay from your smart phone, tablet, laptop, or home computer.

How MessagePay Works

- Once you sign up for MessagePay, you'll get a text message informing you of the amount due on your loan. You'll be able to review your payment options, or you can opt out of our text message service by texting "STOP."
- The link will take you to a portal where you will be asked to verify your account with your account number and date of birth.

Account Lookup First Time Users

The first time you visit our MessagePay payment portal you will need to authenticate your account with your account number and date of birth. Next, you will be asked to set a four digit PIN. This PIN will be used to make subsequent payments.

Add a Payment Method

First time users will need to add payment methods to your account. Select "Methods" on the top menu. From this screen you can add new cards or bank accounts to pay from. You can add multiple methods and select which method you would like to be your "default" payment method.

Make a Payment

Once you've added a payment method, you can visit the "Payment" screen to make your payment (\$4 convenience fee). To make your payment in full, select the blue "Make Payment Now" button. To edit your payment amount, you can touch the pencil icon to the right of the amount. (Partial payments may result in a late fee.) You can also select a different payment method by touching the pencil icon to the right of the select method. Upon selecting "Make Payment Now," a confirmation screen is shown to confirm that you want to make the payment with the selected method.

Set Up Recurring Payments

You can set up your recurring payment in four simple steps.

- Login
- Click 'Schedule My Payment' button
- Fill out Payment Schedule
- Confirm Schedule Creation

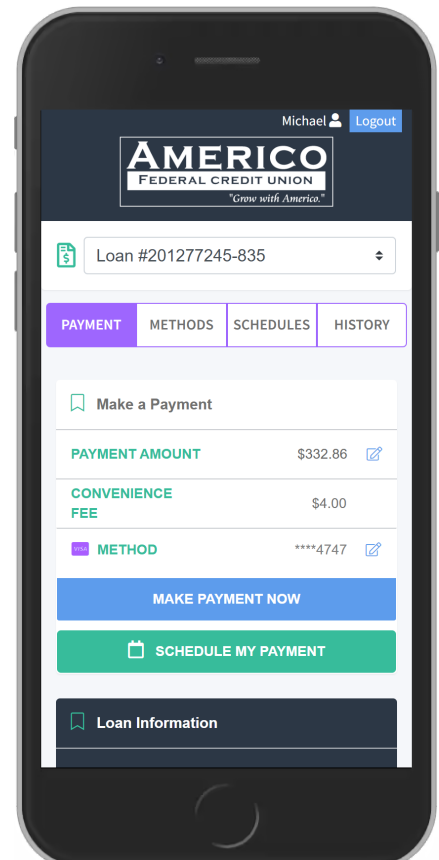
That's it! Your new recurring payment is set up.

Text to Pay

We will text out reminders for past due loan payments. If you have previously used the MessagePay payment portal, you will be able to text the word "Pay" and enter your four digit PIN to make your payment. It's as easy as that!

MessagePay Benefits

- **Transaction fee to use MessagePay is \$4.00**
- Encrypted information guarantees your information is secure
- Convenient ways to pay from an external account: text, website, online and mobile banking
- Payments accepted from savings accounts, checking accounts, and credit cards



Class of 2025



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

AMERICO FCU is excited to announce our 2025 Memorial Scholarship winners!

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

Elyse Baumann of Harbor Creek High School. Elyse will be attending Pennsylvania State University.
Douglas Meehl of North East High School. Douglas will be attending Pennsylvania State College, Behrend Campus.
Lily Moon of Harbor Creek High School. Lily will be attending Mercyhurst University.
Maya Post of North East High School. Maya will be attending Mercyhurst University.

FRAUD - HOW TO IDENTIFY SCAMS

While social networks allow people to easily connect with each other and share information, they are also a hotbed for fraudulent activity. Here are tips for spotting potential fraud scams on social media:

- Review the account: Social media profiles from legitimate companies include specific details about the company or organization. Be cautious of accounts with incomplete profiles, very few posts or suspicious profile pictures.
- Do some research: With any offer that seems too good to be true, the best practice is to be cautious. If you aren't sure the post is legitimate, don't click on the link in the social media post. Search for the offer or the company online to verify its legitimacy.
- Don't trust unsolicited messages: If someone you don't know contacts you through a social media channel, be cautious interacting with them. It's best to be suspicious of their intentions and not engage. And you should never share personal information or passwords even with people you know.
- Be wary of friend requests: Scammers often try to connect with people on social media so they can interact with them directly. You should never accept friend requests from someone you don't know. And if you receive a friend request from someone you're already connected with, contact them immediately to let them know they may have been hacked.

Consumers should be on high alert when using social media. The safest thing you can do is be suspicious of anything that sounds too good to be true, even if it appears to come from someone you know.

NOTICE OF ELECTION OF OFFICERS

Americo FCU's Annual Meeting was held April 25th, 2025. There were four (4) seats available to serve on the Board of Directors and 4 nominations were received. For a complete list of the Board of Directors, see back page.

Linda Best* - **Director**

Gary Fabian* - **Director**

Michael Minskey* - **Director**

Mary Sceiford* - **Director**

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

WELCOME TO THE TEAM

Help us welcome our new staff member, Emily Sayre. Emily is joining the Member Service Department. Welcome to our team; it's great to have you on board. We look forward to working with you.

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. 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.



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 15th to help local children meet their education goals:

- | | | |
|--------------------|-------------------------|--------------------------|
| • #2 Pencils | • Boxes of Tissues | MOST NEEDED ITEMS |
| • Pencil Erasers | • Blunt-End Scissors | • Crayola Crayons |
| • Highlighters | • Loose-Leaf Paper | • Glue Sticks |
| • Colored Pencils | • Index Cards | • Two Pocket Folders |
| • Hand Sanitizer | • Spiral Notebooks | • Pencil Sharpeners |
| • Washable Markers | • Composition Notebooks | • 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 \$40.00 per combo pass for both parks. Visit their website at www.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 (September 1st) - Closed
Columbus Day (October 13th) - Closed

IMPORTANT INFORMATION

Routing Number: 243380833
Website: www.americofcu.com
Facebook: www.facebook.com/americoofcu
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
Mary Sceiford	Director
Betty Schubert	Director
Gail Warren	Director

