

MEMBER CONNECTION

"TOGETHER WE MAKE A DIFFERENCE."

OCTOBER 2025 Newsletter



DROP YOUR RATE, NOT YOUR RIDE

Vehicle Refinance Special
September 1, 2025, through October 31, 2025

Up to **2.00% APR*** off
your current rate and a
\$50.00 Visa Gift Card

NO PAYMENT FOR 90 DAYS

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 09-01-2025 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 \$301.93. To qualify for a \$50.00 Visa gift card, the loan must be closed between 09-01-2025 and 10-31-2025. Visa gift card will be given at the time of refinance. Proof of your current rate (APR) is required. Finance charges will accrue during the 90 day no payment option. Membership is required. Federally Insured by National Credit Union Association.

Your Holiday Magic

Our Holiday Loan Special
November 1st through December 31st, 2025

5.00% APR*

Maximum Term 12 Months
Borrow Up To \$5000

No Payments For 60 Days!

Please 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 11/01/2025 through 12/31/2025. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 5.00% APR. Does not qualify for any additional rate reductions. Maximum term 12 months. Estimated monthly payment on \$5000.00 at 5.00% APR for 12 months is \$428.02. Americo FCU is offering the option to take advantage of no payments for the first 60 days after the closing of the loan. No payments for 60 days is valid on new Holiday Loans; refinancing of existing Personal Loans are not eligible. Interest will begin to accrue on the date the loan is funded. The first payment after the 60-day no payment period will first be applied to the interest accrued from the date the loan was funded to the first payment date and then applied to the principal due. Rates, terms, and conditions are subject to change without notice. Certain restrictions apply. Call the loan department (814-899-6608) for more information about Holiday Loans and all your lending needs. Federally insured by NCUA.



CHRISTMAS CLUB ACCOUNTS

If you have a Christmas Club with us, your funds were transferred to your regular savings account on September 30th. A Christmas Club is an easy way to save for the holidays and avoid the stress of next year's holiday bills. Deposits can be made anytime, in any amount, or you can have money deducted automatically from your paycheck. Why not open an account today!

CARDS FOR THE TROOPS

Americo Federal Credit Union is dedicated to supporting and thanking deployed service members, veterans, and their families, with encouraging cards and notes. Stop by either location to fill out a card to brighten their holidays.

FRAUD ALERT

The Pennsylvania State Police is alerting the public of scams involving individuals claiming to be from computer tech support.

Individuals are receiving an increased number of these types of scam messages and phone calls. Scammers use fake browser pop-ups or unsolicited phone calls to trick victims into believing their computer is infected or compromised. Scammers then try to gain remote access to your device to install malware, steal personal information, steal financial information, or demand payment for nonexistent problems. Scammers will use many tactics to sound and appear credible. If you suspect a scam, do not give out any personal information, hangup and contact your local law enforcement.

How the scam works

Fake pop-ups: You might see a full-screen pop-up or a "locked" screen message that looks like a legitimate Microsoft alert, often with a siren sound.

Call to action: This message instructs you to call a provided phone number to "fix" a serious issue, like an IP address being used for illegal activity or a virus being found.

Remote access: If you call the number, a scammer will try to convince you to install remote access software to give them control of your computer.

Information and payment: Once they have access, they'll pretend to find problems on your computer, steal your personal data, and demand money, often in the form of cryptocurrency or gift cards.

How to protect yourself

Never trust unsolicited contact: Microsoft will never contact you by phone or email to offer technical support.

Don't call numbers from fake pop-ups: Real Microsoft error messages do not include phone numbers to call.

Disconnect immediately: If your screen is locked or you're on a call with a suspected scammer, unplug your network cable or turn off your Wi-Fi to cut off their access.

Report the scam: Report scam to your local law enforcement.

Forced shutdown: If the browser is frozen, try to close it or force-restart your computer by holding the power button.

World Council
WORLDWIDE FOUNDATION
for CREDIT UNIONS

INTERNATIONAL CREDIT UNION DAY

WOCCU.org/icuday
#ICUDay2025

10.16.2025

International
Credit Union Day

**COOPERATION FOR A
PROSPEROUS
WORLD**

Supported by
velera

A HELPING HAND...

Credit Boost Loans

Sometimes, we need a little help. Whether this means establishing or rebuilding your credit, or helping to make ends meet, Americo Federal Credit Union can help with our Credit Boost Loan.

4101 Main Street
Erie, PA 16511
(814) 899-6608
(814) 899-6005 fax
www.americofcu.com

AMERICO
FEDERAL CREDIT UNION
"Grow with America"

2545 West 23rd Street
Erie, PA 16506
(814) 833-0433
(814) 833-7299 fax
www.americofcu.com

INTERNATIONAL CREDIT UNION DAY

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to become more engaged.

*On October 16, 2025, our global credit union family will join together to
celebrate ICU Day!*

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!

*Annual Percentage Rate. 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 a 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 is set at 18%. Estimated monthly payment on \$1,000.00 borrowed at 18.00% *APR for 12 months is \$91.70. There is a \$20 non-refundable application fee (payable with application or added to the principal of the loan).

HEADING SOUTH FOR THE WINTER?

Just a reminder that if you will temporarily be away from your home, but want to receive your credit union mail at an alternate address, **YOU MUST NOTIFY US IN WRITING**. Simply stop by the credit union, mail or fax your information to us. Include your alternate address, the date you will be leaving and the date you will return, as well as a good contact number. Be sure to notify us when you return home so we can change your account back to your permanent address. **Forward orders through USPS alone will result in returned statements (account and Mastercard).**



HOLIDAY COLLECTION

Help brighten a child's holiday this year. We are collecting new, unwrapped toys, hats, gloves and scarves for boys and girls, age 12 and under. These items will be donated to various non-profits who provide assistance to the less fortunate in the Erie community. You can also make a cash donation to the collection at both of our offices. Simply tell one of the Member Service Representatives you would like to buy a PRESENT and support the holiday collection. Items will be collected at both credit union offices from November 1st through December 5th. Thank you for your continued support.

FREE CHECKS - SENIOR MEMBERS

For many years, Americo FCU has been offering one box of free checks per year to senior members (age 62+). Each box contains 80 free checks and can be requested at either of the credit union's branches. These checks are offered as a courtesy to our senior members once per calendar year. For more information, or to inquire about your eligibility, you can speak to any of our Member Service Representatives.

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

Columbus Day (October 13th) - Closed
International Credit Union Day (October 16th)
Veteran's Day (November 11th) - Closed
Thanksgiving Day (November 27th) - Closed
Thanksgiving Friday (November 28th) - Closed
Christmas Eve (December 24th) - Closed
Christmas Day (December 25th) - Closed
New Year's Eve (December 31st) - Close at Noon
New Year's Day (January 1st) - Closed

IMPORTANT INFORMATION

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

