

# MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

JANUARY 2026 Newsletter



## **Auto Loan Refinance Special**

**January 1st through January 31st**

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

**Rates as low as 4.49% 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 01-01-2026 through 01-31-2026. 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 4.49% APR\*. Does not qualify for any additional rate reductions. Estimated monthly payment on \$10,000.00 borrowed at 4.49% APR for 36 months is \$297.43. To qualify for a \$50.00 Visa gift card, the loan must be closed between 01-01-2026 and 01-31-2026. Visa gift card will be given at the time of refinance. Membership is required. Federally insured by NCUA.



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

**February 1st through March 31st**

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

**Fees Waived**

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



## **Auto Loan Special**

**March 1st through April 30th**

**1.00% APR\* OFF your earned rate**

**Rates as low as 4.49% APR\***

\*Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 03/01/2026 through 04/30/2026. Lowest possible rate 4.49% APR. Does not qualify for any additional reductions. Promotional rates apply to new monies only. Estimated monthly payment on \$10,000.00 borrowed at 4.49% APR for 36 months is \$297.43. Membership is required. Federally insured by NCUA.





## **AMERICO Federal Credit Union's 8th Annual Francis W. Catherine and William A. Schubert 2026 Memorial Scholarships**

AMERICO Federal Credit Union proudly supports education and is excited to continue our scholarship program. The credit union will award **TWO** \$1,000.00 Francis W. Catherine and **TWO** William A. Schubert Memorial Scholarships to students who plan on pursuing an advanced education in 2026. A total of **FOUR** \$1,000.00 scholarships will be awarded.

### **The requirements are as follows:**

- The applicant must be a member in good standing.
- The applicant must be accepted at a post-secondary accredited educational institution or trade school for the 2026 academic year.
- Scholarship funds must be used for (1) tuition, (2) only at a post-secondary accredited educational institution or trade school, and (3) by January 31, 2027. Proof of full-time enrollment is required for the scholarship to be disbursed.
- Submit a 500 word typewritten essay on: ***"Tell a story about how your family or community adapted to economic change such as recession, job loss, inflation, or shifting industries. What financial lesson did you learn, and how could Americo Federal Credit Union support families facing similar disruptions?"***

Applications are available at both AMERICO Federal Credit Union branches and online at [www.americofcu.com](http://www.americofcu.com). **The deadline for submitting your essay is Tuesday, March 31, 2026.** \*\*See application for complete requirements and regulations.

## **CreditSense**

Want a secure way to keep tabs on your credit? Download our updated mobile banking app. You'll be able to see your credit score and enjoy advanced credit monitoring features, all from the mobile banking app you know and trust. The updated app 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 function. 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.

## **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%. A \$1000.00 Credit Boost Loan for a term of 12 months with an 18% APR, the monthly payment will be \$91.66. \$20 non-refundable application fee (payable with application or added to the principal of the loan).

## **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!



## **SUPERVISORY AUDIT**

The Supervisory Committee is conducting a verification of accounts on the December 2025 statements. Please compare these balances with your records. If you feel there is a discrepancy, report any differences immediately to:

Gail Warren, Chairperson  
Supervisory Committee  
P.O. Box 115  
Harborcreek, PA 16421  
(814) 833-0433 x208

We will consider the balances correct unless we hear from you within the next 45 days.

***Please do not send deposits or payments to this address.***

## **NOTICE OF ELECTION OF OFFICERS**

The Election of Officers will be held at this year's Annual Meeting on April 10th, 2026. There are three (3) positions open on the Board of Directors, which are three year terms. If you are interested in running for office, you must send a written request to the attention of the Nominating Committee. Include your name, address, phone number and a brief statement of qualifications, as well as biographical data that will be included on the Annual Meeting ballot.

*Please submit your information by March 31st, 2026, to:*

*Nominating Committee, Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511*

## **IMPORTANT TAX INFORMATION**

Statements are a permanent record of your account. Please save your December 2025 statement for income tax information. Dividends paid on shares, as well as interest paid on loans during 2025, appear at the end of this statement. If you earned dividends of \$10.00 or more on your savings, you will receive a 1099 tax form. If you paid \$600.00 or more in mortgage interest, you will receive a 1098 Mortgage Interest tax form.

## **IRA YEAR-END NOTICE**

Members who have Individual Retirement Accounts (IRA) at the credit union, please note the message on the bottom of your December 2025 year-end statement. The balance of your IRA account as of December 31, 2025, will be reported to the IRS as the Fair Market Value of your credit union IRA account. This information is for the year ending December 31, 2025. Any further information needed for tax purposes will be mailed directly to you by our data processor.

## **PRIVACY POLICY**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed. You may review our policy and practices with respect to your personal information at <https://www.americofcu.com/about/privacy-policy/> or we will mail you a copy for free. You may request a copy by calling us at 814-899-6608 ext 315. A copy is also available in either of our offices.

## **MAKE A PAYMENT THROUGH MESSAGEPAY**

We want to make things easier for you! 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. There is a \$4.00 fee for using MessagePay.

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.



The Board of Directors and Office Staff would like to **THANK YOU**, our members, for your continued support. We hope your holidays were filled with joy, and we wish you a **HAPPY AND PROSPEROUS NEW YEAR!**

## 2026 ANNUAL MEETING RESERVATION

Please reserve \_\_\_\_\_ place(s) for me at the AMERICO Federal Credit Union Annual Meeting Dinner to be held at the **Erie Yacht Club** (1 Ravine Dr, Erie, PA 16505) on **Friday, April 10th, 2026, at 6:00 pm - Cash Bar • 6:30 pm - Dinner • A brief business meeting immediately follows dinner.**

**DINNER CHOICE: Chicken Marsala, Roasted Prime Rib or Vegetable Stuffed Sole.**

Enclosed is a check for \$\_\_\_\_\_ payable to AMERICO FCU. (\$20 per person).

*Reservations due by April 1st, 2026.*

\_\_\_\_\_ please print name

\_\_\_\_\_ dinner choice

\_\_\_\_\_ account number

\_\_\_\_\_ guest name

\_\_\_\_\_ dinner choice

\_\_\_\_\_ account number (if member)

\_\_\_\_\_ guest name

\_\_\_\_\_ dinner choice

\_\_\_\_\_ account number (if member)

\_\_\_\_\_ additional dinner request

## 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

Martin Luther King Day (January 19th) - Closed  
President's Day (February 16th) - Closed  
Good Friday (April 3rd) - Close at Noon

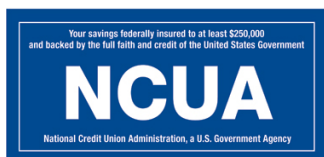
## IMPORTANT INFORMATION

Routing Number: 243380833  
Website: [www.americofcu.com](http://www.americofcu.com)  
Facebook: [www.facebook.com/americoofcu](http://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 Minskey	Director
Mary Sceiford	Director
Betty Schubert	Director
Gail Warren	Director



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