

MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

APRIL 2026 Newsletter



Personal Loan Special

May 1st through May 31st

Up To 60 Month Repayment

2.00% APR* Off

Your Qualifying 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 05-01-2026 through 05-31-2026. All rates and limits based on creditworthiness. Must meet lending criteria. Lowest possible rate 7.00% APR. Does not qualify for any additional rate reductions. Maximum term 60 months. Estimated monthly payment per \$1000.00 at 7.00% APR* for 60 months is \$19.81. Rates, terms, and conditions are subject to change without notice. Membership eligibility required. Federally insured by NCUA.



Auto Refinance Special

May 1st through May 31st

Up to 2.00% APR* off

your current rate and a

\$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 05-01-2026 through 05-31-2026. 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 \$297.48. To qualify for a \$50.00 Visa gift card, the loan must be closed between 05-01-2026 and 05-31-2026. Visa gift card will be given at the time of refinance. Membership is required. Federally insured by NCUA.



2nd Mortgage/Home Equity Special

June 1st through July 31st

\$15,000.00 Minimum New Money

Fees Waived

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





NOTIFICATION OF FEE CHANGES

Please note the following changes to our rate and fee schedule. Effective June 1, 2026, for “Other Services Fees”, the following changes will apply to your account (s) at Americo FCU.

OTHER SERVICE FEES (Effective June 1st, 2026)

- Title Fee \$108.00
- Returned (NSF) MessagePay Fee \$28.00

NOTE: This chart only lists new fees and changed fees. A complete listing of fees is available at the credit union and on our website at www.americofcu.com.

SPRING CLEAN YOUR CREDIT REPORT

Credit scoring is the system used by lenders and other creditors to help determine whether or not an applicant should receive a loan or other type of credit. It can also help determine the rate you will pay. Bad credit can result in higher interest rates and being denied for loans. Your credit report is an integral part of many credit-scoring systems.

When was the last time you checked your credit score? Spring is a great time to take a look, be sure everything is accurate, and clean it up a bit. Request a copy of your credit report at www.annualcreditreport.com and take a good look. It may have errors that could affect your credit score. Regularly reviewing your report will give you the opportunity to catch and fix any errors in a timely manner and also help guard you against identity theft.

- **Be sure all of the personal information on the report is accurate, including your name, address and social security number.**
- **Be sure all of the accounts listed on the report are actually your accounts.**
- **Be sure the account balances are accurate.**
- **Remember the payment history affects your credit score, so be sure to make all payments on time.**

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.



New Online Banking Security Feature - SECURE NOW

The protection of your information is very important to us. We are pleased to announce an added login security feature that helps guard your online information by adding another layer of identity verification to online financial interactions.

How does the new security feature work?

When logging into online banking on your computer, you will receive a message (text or voice) on your phone with a 6-digit code. You will be asked to enter this code to complete the login process on your computer. This feature takes the place of answering security questions when logging into online banking. This feature is also available in the mobile app.

What do I need to do?

Please update your phone numbers in your Online Banking profile or contact us and provide your cell phone or direct phone number. You can call us directly at: **814-899-6608**

Important! You will not be able to access online banking if we do not have your updated contact information.

Protect Yourself from Fraud and Scams

Fraud and scams are on the rise and they're becoming more sophisticated every day. Here are some key tips and insights to help you recognize and avoid common scams.

COMMON TYPES OF SCAMS:

Phishing Emails & Texts: These messages often look like they're from a trusted source asking you to click a link or provide personal information.

Phone Scams: Scammers may impersonate financial institutions, government agencies, or even family members to trick you into sending money or sharing sensitive data.

Online Shopping Scams: Fake websites or social media ads may offer deals that are too good to be true — and often are.

Romance Scams: Fraudsters build emotional connections online to manipulate victims into sending money.

Impersonation Scams: Scammers may pretend to be Americo Federal Credit Union staff or use our name to gain your trust.

HOW TO PROTECT YOURSELF

Never share your account details or passwords over email, text, or phone.

Verify before you trust — if something feels off, contact the company or person directly using a known number or website.

Monitor your accounts regularly for suspicious activity.

Use strong, unique passwords and enable multi-factor authentication whenever possible.

Report suspicious activity immediately to Americo Federal Credit Union or the appropriate authorities.

AMERICO FEDERAL CREDIT UNION IS HERE TO HELP

If you ever receive a suspicious message claiming to be from Americo Federal Credit Union, do not respond. Instead call our member services team (814-899-6608 or 814-833-0433).

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!

SPRING INTO FINANCIAL FRESHNESS WITH YOUR CREDIT UNION

As the days grow longer and the weather warms up, spring is the perfect time for a fresh start—not just for your home but for your finances too. Just like spring cleaning helps clear out clutter around the house, taking a few moments to review your financial habits can help set you up for a stronger year ahead.

Start by taking a look at your accounts and monthly expenses. Are there subscriptions you no longer use? Are there opportunities to move money into savings or pay down debt a little faster? Small adjustments can make a big difference over time.

Spring is also a great time to revisit your financial goals. Whether you're planning a summer vacation, thinking about upgrading your vehicle, tackling home improvement projects, or simply building your savings - having a clear plan can help you get there faster.

Your credit union is here to help every step of the way. From competitive loan rates to savings options designed to help your money grow, our goal is to support your financial well-being and help you make the most of every season.

Stop by, give us a call, or visit us online to see how we can help you spring into smarter financial habits this year.

Hello
Spring



JULY SKIP-A-PAY COMING SOON

TAKE A VACATION FROM YOUR LOANS! SUMMER SKIP-A-PAY JULY 2026

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 3rd) - Close at Noon
Memorial Day (May 25th) - Closed
Juneteenth (June 19th) - Closed
Independence Day (July 4th) - Closed

IMPORTANT INFORMATION

Routing Number: 243380833
Website: www.americofcu.com
Facebook: 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 |
| Gary Fabian | Director |
| Michael Minsky | Director |
| Mary Sceiford | Director |
| Betty Schubert | Director |
| Gail Warren | Director |

