

# MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

JULY 2024 Newsletter



## EXPIRING SOON!

- **July Second Mortgage & Home Equity Special**
- **July Skip-A-Pay**



### BITE INTO A BIGGER Slice Of Summer

With Our Summer Loan Special  
August 1st through 31st, 2024

Up To 12 Month Repayment  
**2.00% APR\* Off**  
Your Qualifying Rate

Up To 60 Month Repayment  
**1.00% APR\* Off**  
Your Qualifying Rate

Borrow Up To Your Personal Loan Limit

**Loan Department:  
814-899-6608**

\*APR= Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 08-01-2024 through 08-31-2024. 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 12 months is \$86.79. Estimated monthly payment per \$1000.00 at 8.50% APR\* for 60 months is \$20.53. Rates, terms, and conditions are subject to change without notice. Membership eligibility required. Federally insured by NCUA. Call the loan department at 814-899-6608 for more information about personal loans and all your lending needs.



## SAME WHEELS, BETTER DEAL!

Vehicle Refinance Special  
September 1, 2024, through September 30, 2024

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

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 09-01-2024 through 09-30-2024. 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 5.99% APR\*. Does not qualify for any additional rate reductions. Estimated monthly payment on \$10,000.00 borrowed at 5.99% APR for 36 months is \$304.19. To qualify for a \$50.00 Visa gift card, the loan must be closed between 09-01-2024 and 09-30-2024. Visa gift card will be given at the time of refinance. Membership is required. Federally insured by National Credit Union Association.

## NOTICE OF ELECTION OF OFFICERS

Americo FCU's Annual Meeting was held April 5th, 2024. There were three (3) seats available to serve on the Board of Directors and 3 nominations were received. For a complete list of the Board of Directors, see back page.

Carol George \* - **Secretary**

Thomas Laska \* - **Treasurer**

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

**Americo Federal Credit Union is currently looking to fill one Board of Directors position.**

## Interested In Becoming A Volunteer?

### Board of Directors - 3 Year Term

Some basic requirements of this position include, but are not limited to, the following:

1. Must be at least 18 years of age, a credit union member in good standing, and free of any criminal convictions involving dishonesty or breach of trust.
2. Must attend monthly board meetings (currently the 2nd Monday of each month) and be available to attend other meetings as scheduled.
3. Must accept the duties of an officer of the board, and accept fiduciary duties and responsibilities of the credit union.
4. Must maintain confidentiality of the credit union members and records.
5. Must be willing to obtain an understanding of credit union bylaws and policies, as well as the financial plans, goals and services of the credit union.
6. Must be willing to serve on committees as assigned and report findings to the board.
7. Must be willing to attend educational seminars as they pertain to the operation of the credit union and the responsibility of being a board member
8. Review financial reports, as well as, review and update current policies

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 and biographical data.

**Please submit your information to:**

**Nominating Committee**

**Americo Federal Credit Union**

**4101 Main Street**

**Erie, PA 16511**

*All positions on the Board of Directors and Supervisory Committee are volunteer positions. Credit unions are not for profit financial cooperatives and Board and Committee members are unpaid officials.*

## WELCOME TO THE TEAM

Help us welcome our new staff member, Mattirose Dzeskewicz. Mattirose 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](http://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.





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

AMERICO FCU is excited to announce our 2024 Memorial Scholarship winners!

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

Aidan Grove of Seneca High School. Aidan will be attending Pennsylvania State College, Behrend Campus.  
Emma Smith of Harbor Creek High School. Emma will be attending Pennsylvania State University.  
Jacob Mummert of McDowell High School. Jacob will be attending Mercyhurst University.

## **FRAUD - HOW TO IDENTIFY SCAMS**

It isn't always easy to identify an email, phone call or text message as being a scam. It's important to contact us immediately if you have any doubts or suspicions at all. The majority of fraudsters will ask cardholders to validate personal information, information that we as a financial institution will already have and would never request from you. You should never give out the following information when someone emails, calls or texts:

Account number  
Social Security number  
Card expiration date  
CVV2/CVC2 – the security code on the back of cards

If you discover any suspicious or unusual activity on your Americo Federal Credit Union share or sharedraft accounts, or suspect fraud, be sure to report it to us immediately. For debit cards, please call 800-472-3272, 24 hours a day, 7 days a week for any lost/stolen cards or to report any fraudulent activity. After you report the activity on your card, contact us at 814-833-0433 to have a new debit card ordered for you. For credit cards, please call 888-999-0096, 24 hours a day, 7 days a week.

## **CONTACT INFORMATION**

If you have recently moved or changed your phone number or email address, be sure to update your contact information with Americo Federal Credit Union. It can help protect you from identity theft and ensure that you receive the critical correspondence you need.

**You can update your contact information in the following ways:**

Online Banking

- Log into your online banking account
- Click on 'My Settings' located in the menu at the top
- Find the information you want to change under 'Profile'
- Click 'Address, Phone Number or Email Address'
- Make your changes
- Click 'Save'

For your protection, this information cannot be updated over the phone. Update your contact information through Online Banking or visit a branch today.



## 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 16th to help local children meet their education goals:

- |                    |                         |                          |
|--------------------|-------------------------|--------------------------|
| • #2 Pencils       | • Boxes of Tissues      | <b>MOST NEEDED ITEMS</b> |
| • 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 \$38.00 per combo pass for both parks. Visit their website at [www.waldameer.com](http://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 2nd) - Closed  
Columbus Day (October 14th) - Closed  
International Credit Union Day (October 17th)

## IMPORTANT INFORMATION

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

