

# MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”



JULY 2026 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 08-01-2026 through 08-31-2026. 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 on \$1000.00 at 8.00% APR for 12 months is \$87.01. Estimated monthly payment per \$1000.00 at 7.00% APR for 60 months is \$19.81. Federally insured by NCUA.



## Auto Loan Special

September 1st through September 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 09/01/2026 through 09/30/2026. 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 \$297.47. 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 **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 10-01-2026 through 10-31-2026. 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 \$297.47. To qualify for a \$50.00 Visa gift card, the loan must be closed between 10-01-2026 and 10-31-2026. Visa gift card will be given at the time of refinance. Membership is required. Federally insured by NCUA.



## Digital Wallets Are Now Available

Americo Federal Credit Union debit cards are now compatible with digital wallets including Apple Pay® and Google Pay™.

Members can now securely add their debit card to their smartphone or smart device for fast, convenient, and contactless payments in stores, online, and within apps.

Digital wallets provide enhanced security by using encrypted token technology instead of sharing your actual card number during transactions.

### How to Add Your Debit Card

#### Apple Pay® (iPhone)

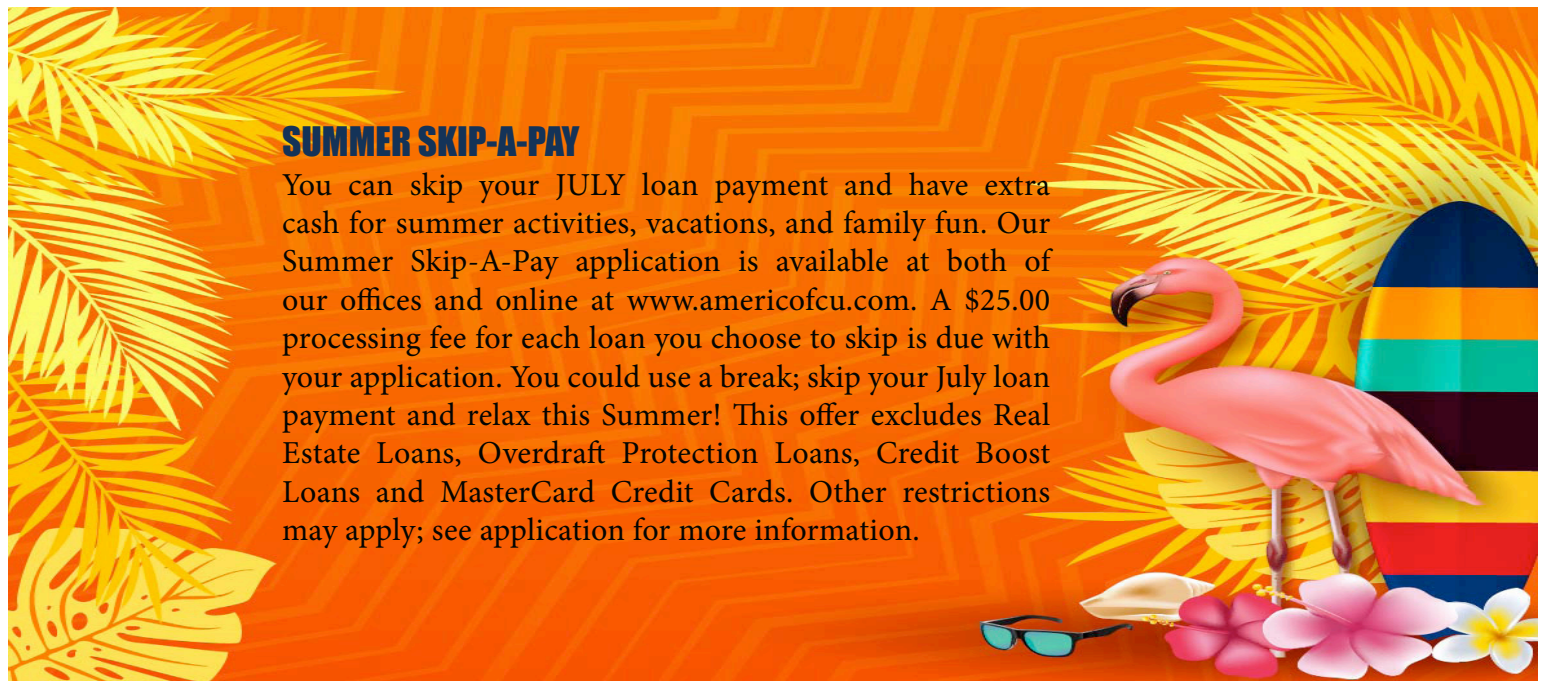
1. Open the Wallet app on your iPhone
2. Tap the “+” sign in the upper right corner
3. Select “Debit Card”
4. Scan your Americo Federal Credit Union debit card or enter the information manually
5. Follow the prompts to verify your card
6. Once verified, your card is ready to use with Apple Pay®

#### Google Pay™ (Android)

1. Open the Google Wallet app
2. Tap “Add to Wallet”
3. Select “Payment Card”
4. Scan your Americo Federal Credit Union debit card or enter the information manually
5. Follow the prompts to verify your card
6. Once verified, your card is ready to use with Google Pay™

We are proud to continue bringing convenient and secure banking solutions to our members.

If you have questions or need assistance setting up your digital wallet, please contact us at 814-833-0433 ext. 209.

A promotional graphic for the Summer Skip-A-Pay offer. The background is a vibrant orange with a repeating geometric pattern of interlocking lines. On the left, there are stylized yellow and orange palm fronds. In the center, the text 'SUMMER SKIP-A-PAY' is written in bold, blue, uppercase letters. Below this, a paragraph of text describes the offer: '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.' On the right side, there is a pink flamingo standing on a yellow beach chair. In the foreground, there are several tropical flowers, including pink and white hibiscus, and a pair of blue sunglasses. The overall theme is a tropical summer vacation.

**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.



CLASS OF 2026

*Congratulations*

GRADUATES!

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

AMERICO FCU is excited to announce our 2026 Memorial Scholarship winners!

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

Braden Beckes of Seneca High School. Braden will be attending Pennsylvania State College, Behrend Campus.  
Douglas Meehl of North East High School. Douglas will be attending Pennsylvania State College, Behrend Campus.  
Quinn Brewer of Harbor Creek High School. Quinn will be attending Pennsylvania State College, Behrend Campus.  
Jabin Bull of North Fairview High School. Jabin will be attending Pennsylvania State University.

## **NOTICE OF ELECTION OF OFFICERS**

Americo FCU's Annual Meeting was held April 10th, 2026. There were three (3) seats available to serve on the Board of Directors and 2 nominations were received. For a complete list of the Board of Directors, see back page.

Rose Kuhn\* - **Chairperson**

Betty Schubert\* - **Director**

## **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, free of any criminal convictions involving dishonesty or breach of trust.
2. Must attend monthly board meetings 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, 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 Committees are unpaid officials.



## 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 14th 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 \$42.00 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

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](http://www.americofcu.com)  
Facebook: [www.facebook.com/amicofcu](http://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

Rose Kuhn	Chairperson
Linda Best	Vice Chairperson
Carol George	Secretary
Tom Laska	Treasurer
Gary Fabian	Director
Michael Minsky	Director
Mary Sceiford	Director
Betty Schubert	Director

