

MEMBER CONNECTION

“TOGETHER WE MAKE A DIFFERENCE.”

OCTOBER 2026 Newsletter



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.



Auto Loan Special

October 1st through October 31st

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 10/01/2026 through 10/31/2026. 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.



Holiday Loan Special

November 1st through December 31st

5.00% APR*

Maximum Term 12 Months

Borrow Up To \$5000 - No Payments For 60 Days!

APR= Annual Percentage Rate. Must be a member in good standing in order to qualify for this offer. Effective 11/01/2026 through 12/31/2026. 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. 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.

WELCOME TO THE TEAM

Help us welcome our newest staff members, Izzy Markley and Julie Hetherington. Izzy and Julie are joining the Member Service Department. Welcome to our team; it's great to have you on board. We look forward to working with you.

CONTACT INFORMATION

If you have recently moved, 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. It's important to be timely and proactive about updating your information so you can stay on top of your credit and finances.

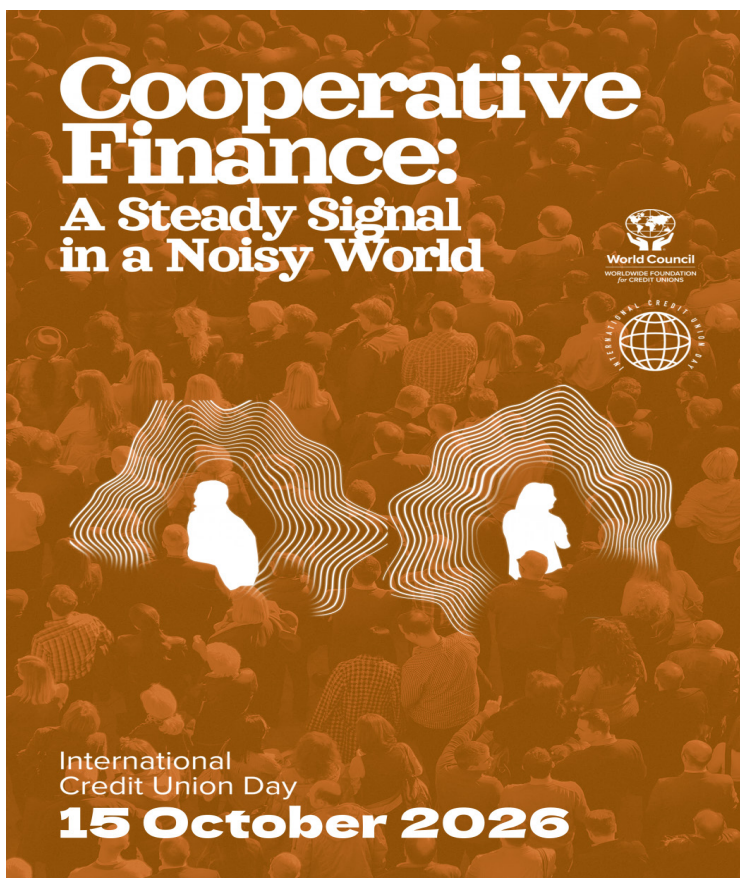
You can update your contact information in the following ways:

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'

Call our Member Service team at 814-899-6608 or 814-833-0433 to speak with a representative about updating your contact information through Online Banking or visit a branch today to update your information.





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 15, 2026, 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 4th. 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 12th) - Closed
Veteran's Day (November 11th) - Closed
Thanksgiving (November 26th) - Closed
Thanksgiving Friday (November 27th) - Closed
Christmas Eve (December 24th) - Closed
Christmas (December 25th) - Closed
New Year's Eve (December 31st) - Close at Noon
New Year's Day (January 1st, 2027) - Closed

IMPORTANT INFORMATION

Routing Number: 243380833
Website: www.americofcu.com
Facebook: 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

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

