



	Wellsville:	Cuba:	Belmont:	Friendship:
Mon	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00
Tues	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00
Wed	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00
Thurs	9:00 – 5:30	9:00 – 5:30	9:00 – 5:30	9:00 – 5:30
Fri	9:00 – 5:00	9:00 – 5:00	9:00 – 5:00	9:00 – 5:00
Sat	9:00 – 3:30	NOT OPEN	NOT OPEN	NOT OPEN

MASSIVE Loan Deal!!



Summer is back and ALCO FCU is here to help you make the most of every sun-soaked second! With low-rate auto & RV financing, Visa credit Cards, and signature loans, we have the funds you need to ensure each day is unforgettable.

- Plus, you could win a weekend get-away.
- 1 entry for every \$1,000 of new loan (25 maximum)
 - 1 entry for every \$1,000 new signature loan advance
 - 1 entry for new ALCO FCU Visa credit card
 - 1 entry if you sign up for e-statements on your account

This Weekend Getaway includes 2 night stay at

Double Tree by Hilton Hotel

Niagara Falls, New York

Pick-up at the hotel for 2 Adults for the GrayLine - Maid in America Tour- Niagara Falls



*One (1) prize winner will be selected by a random drawing from all qualified entries. For complete details, including contest rules, restriction and alternative method of entry, call any of our branch offices or stop in for a copy of the contest rules. Void where prohibited by law. Terms and conditions may apply. No purchase necessary.



Bank Green with E-Statements Secure, Convenient- For FREE.

This environmentally – frog friendly option is also a more secure alternative than receiving your statements by mail. We'll notify you by e-mail when your statement is ready to view

- *View account history anytime.
 - *Download a copy of your statement (PDF)
 - *Protect your personal information
 - *Avoid postal service delays
 - *Keep your Community Green
- You can view, print, or save them and we'll archive them for you for future use.

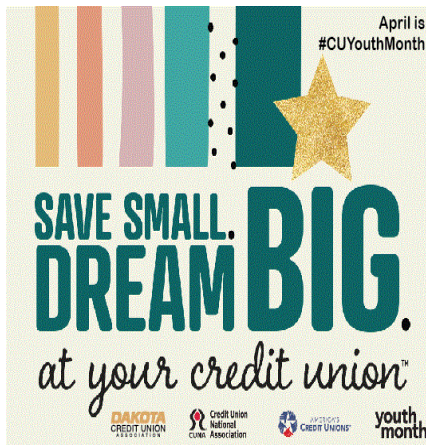
- HOP to IT.**
- Log into Home Banking
 - Click Statements Tab
 - Click the Agree Button
 - Verify the Email (click on link)

Not sure e-statements are for you? Give them a try. If you aren't happy viewing your statements online, You can change your statement preference anytime!

Annual Meeting 2022

Be on the lookout for more updates on a Summer 2022 Annual Meeting this year!!!

2022 Youth Month



April is Youth Month for the Credit Union and we are celebrating it this year by helping you save for the future and setting aside a little money every day for

spending and helping others!!

To celebrate Youth Month this year each office will be giving away a Hershey bar with a surprise! Possible surprises include a \$20 Walmart gift card, a \$20 deposit, a deposit match of up to \$20, or \$10 deposit.

For chances at winning a surprise the youth member can:

1. Open a Youth Account
2. Make a Deposit into their Youth Account

Also, during the week of April 25th- April 29th, all of the above entry opportunities will be doubled for your chances to win surprises!

There are also smaller individual prizes available for every time you make a deposit into your youth savings account!

ALCO Invests in Local Schools

ALCO sponsors financial education in schools through the Banzai program.

Taught in 6 Schools, by 17 teachers to over 660 students in Allegany County.

1 of those 17 teachers has been quoted as saying, "I cannot thank you (ALCO FCU) enough for sponsoring this program year after year. I have been told that the number of students that want this class next year has doubled."

To check out this program visit: teachbanzai.com

Loan Rates

LOANS

Effective as of January 1st, 2022:

Auto Loans - 24 – 180 months AS LOW AS 2.50%	Overdraft Protection- OPEN TERM 12.95%
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Other Collateral Loans -
24 – 72 months
AS LOW AS 3.50%

Personal Loans - OPEN TERM AS LOW AS 8.90%	Credit Card OPEN TERM AS LOW AS 7.99%
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Line of Credit- OPEN TERM AS LOW AS 8.90%	Share Secured- 60 Month 3% over current share divided floor rate of 4.00%
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SHARES

Effective as of January, 1st 2022

Share Rates are expected to be increased at 3/22 board meeting

Share - Min. \$5.00 APY - .15%*	IRA Share - Min. - \$500.00 APY - .30%
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IRA/Roth Share Cert. - 12 Month –APY-.35% 36 Months-APY-.55% Min. - \$500.00	Reg. Share Cert. - 6 Month –APY-.30% 12Month-APY-.35% Min. - \$500.00
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Christmas Club - NO MINIMUM APY - .15%*	Vacation Club - NO MINIMUM APY - .15%*
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Money Market -
Min. - \$2,500.00
APY – .25%



*A minimum balance of \$100.00 is required to earn a dividend**

Discount Tickets Here!!!



MARK YOUR CALENDARS!!!

ALCO Federal Credit Union will be Closed:

- Saturday May, 28th 2022-Memorial Day
- Monday May, 30th 2022-Memorial Day
- Monday June, 20th 2022- Juneteenth
- Saturday July, 2nd 2022-(Obs.) Independence Day
- Monday, July, 4th 2022(Obs)- Independence Day