



	Wellsville:	Cuba:	Belmont:	Friendship:
Mon	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00 -1:00/2:00-4:00
Tues	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00-1:00/2:00 -4:00
Wed	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00 -1:00/2:00-4:00
Thurs	9:00 – 5:30	9:00 – 5:30	9:00 – 5:30	9:00-1:00/2:00 -5:30
Fri	9:00 – 5:00	9:00 – 5:00	9:00 – 5:00	9:00 -1:00/2:00-5:00
Sat	9:00 – 3:30	NOT OPEN	NOT OPEN	NOT OPEN

TURN MILES INTO MEMORIES

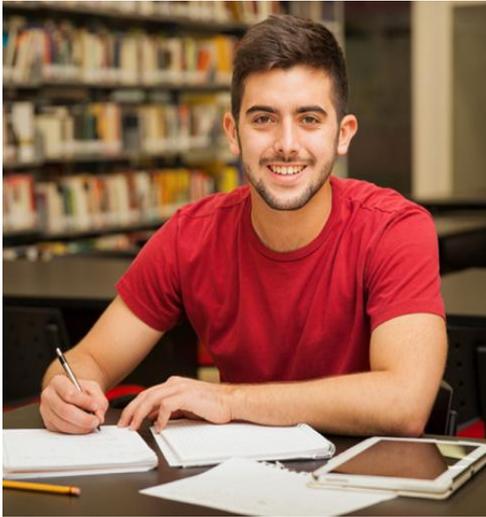
**WITH .50% OFF
OUR CURRENT
AUTO RATES**



Used Auto
Loans
as low as
5.10% APR*
for 48 months

*You could win
a **\$200.00**
Gas Card
more miles, more
memories*

*Annual Percentage Rate (APR) as low as 5.10% for 48 months on Used vehicles 2025-2020 with discount applied. Call for New Vehicle Rates. Loans subject to credit approval. Actual rate based on credit score and term. Auto loans financed April 1- June 30, 2026 in the amount of \$10,000.00 or more to qualify to enter the monthly drawing for \$200.00 gas card. The chance of winning a gas card is based on the number of auto loans financed during the month.



How to Build Credit with a Secured Credit Card

ALco FCU offers a “Secured Credit Card”. A secured credit card requires a cash security deposit that becomes the credit line for the account. For example, if you put \$550 as the deposit, your credit line on the account will be \$500.

ALco FCU reports to all 3 credit bureaus, it will report just like a regular credit card. If you use the card correctly, it will help to build and improve your credit score!

It’s important to note that your deposit will be held until you close the card or convert it to a standard credit card. The deposit is not used to pay off any charges that you make. Instead, it is simply there as a security deposit in case you become delinquent and stop making payments on the account.

New, Free and no Enrollment Required

Check Imaging with Online Banking

Most of us lead busy lives with a lot of transactions. When reviewing accounts via online banking, sometimes it's hard to remember at first glance what "check #1508" was for. That's why we include check images with our online banking. This way you don't have to dig for your account ledger to jog your memory—this is supposed to be convenient after all.

- Click on check number to instantly see image of check.
- Clear, high-quality image for easy viewing of the front and back of the check.
- Print icon is located on the bottom right of the image.



John Patterson Memorial Scholarship

John Patterson was a retired electrical engineer who was active as both a beef and tree farmer. He served as Treasurer for ALco Federal Credit Union for 32 years.

The Credit Union honors him by offering two \$1,000.00 scholarships in his name. This scholarship will be awarded to two high school senior graduates, who are a member of ALco FCU.

Applications are available on-line or at any of our branch locations. Applications must be received by April 30, 2026 to be considered for the scholarship.

LOAN RATES

Effective as of January 1st, 2026:

<u>Auto Loans -</u> 24 – 180 months AS LOW AS 3.50%	<u>Overdraft Protection-</u> OPEN TERM 12.95%
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Other Collateral Loans -
24 – 72 months
AS LOW AS 6.00%

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

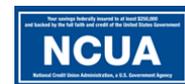
Effective as of April 1, 2023

<u>Share -</u> Min. \$5.00 APY - .25%*	<u>IRA Share -</u> Min. - \$500.00 APY - .65%
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<u>IRA/Roth Share Cert. -</u> 12 Month – APY -1.25% 36 Months– APY-2.00% Min. - \$500.00	<u>Reg. Share Cert. -</u> 6 Month – APY-1.00% 12Month– APY-1.50% Min. - \$500.00
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<u>Christmas Club -</u> NO MINIMUM APY - .25%*	<u>Vacation Club -</u> NO MINIMUM APY - .25%*
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Money Market -
Min. - \$2,500.00
APY - .35%



PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.alcofcu.com/pdf/privacyNotice.pdf> or we will mail you a free copy upon request if you call us at 585-593-4959.

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