



	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

Join us in our Anniversary Celebration



Shop this Spring and Finance with us

Bag a GREAT RATE!!

Receive Platinum service!!

Platinum Rates on Vehicles and Motorcycles

Rates As Low As **3.00%** APR* *We also offer Extended Warranty Gap and Life/ Disability Insurance*

New or Used, Finance or Refinance!



Platinum Visa Credit Cards

Rates as Low As **7.99%** APR*

NO Annual Fee, NO Balance transfer or Cash Advance Fee



When you complete a loan or credit card balance transfer (minimum \$1,000.00), you are automatically entered in a drawing for a **\$70.00** Gift Certificate from a local merchant.

7 Gift Certificates will be given out each month.

*APR= Annual Percentage Rate. Loans subject to credit approval. Payments per \$1,000.00 financed with a 24-month term at 3.00% APR is \$42.99. Rates, terms and conditions vary based on credit worthiness, qualifications and collateral are subject to change without notice. Other restrictions may apply. Membership eligibility and credit qualification required. Promotion ends June 30, 2023. Contact us for more details.

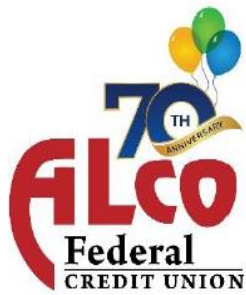
BUSINESS LOANS AVAILABLE!



Jim Knapp, VP Commercial Lending

We sometimes take for granted the quaintness and quiet charm of our neck of the woods and because of these attributes, ALco Federal Credit Union fits right in! Hello, I am Jim Knapp, VP of Commercial Lending. I have been around Commercial Lending for a little over twenty years in Allegany and surrounding Counties and one thing has stuck out to me: People bank where there are people just like themselves that they can relate to! ALco Federal Credit Union is the epitome of that statement. We have begun to offer Small Business loans here at ALco! Mom & Pop businesses are the backbone of our communities and ALco is looking to further enhance our product lines to meet the needs of local Small Businesses. If your business needs a piece of equipment, a vehicle, a new building, etc., we can help you out. We will need at least 2 years tax of returns (no start-ups) and a Personal Financial Statement to get going! We are geared toward small business but, can accommodate requests of up to \$750,000.00. ALco is your place to go for all your financing needs. So, if you are in the market for a loan, whether it is personal or commercial/small business, stop in! Small town, folks you know, people helping people, and lastly – “Investing in our Communities!”

Enter to Win a Grill!!! 🔥



*Celebrate
Our 70th
Anniversary*

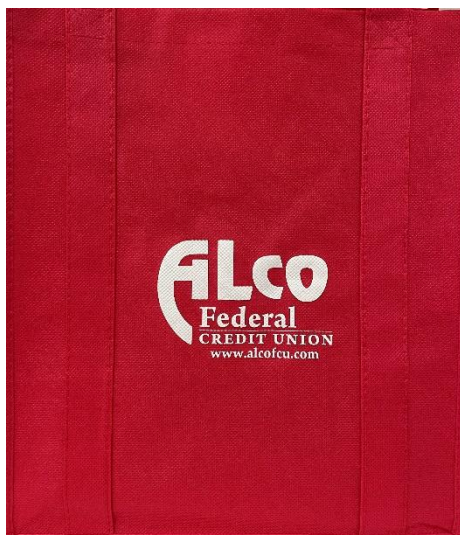


Weber 70th Anniversary Kettle 22-in Charcoal Grill

*Enter to WIN
a Weber Grill*

Stop into any of our 4 locations to Enter to Win!!

Receive a Free ALCO Reusable bag when you stop in!



Loan Rates

LOANS

Effective as of March 1st, 2023:

<u>Auto Loans -</u> 24 – 180 months AS LOW AS 3.00%	<u>Overdraft Protection-</u> OPEN TERM 12.95%
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<u>Other Collateral Loans -</u> 24 – 72 months AS LOW AS 4.50%	<u>Campers & Boats-</u> 24-180 Months AS LOW AS 3.00%
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<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 January, 1st 2023

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

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



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

MARK YOUR CALENDARS!!!

ALCO Federal Credit Union
will be Closed:

- Saturday May, 27th 2023-Memorial Day
- Monday May, 29th 2023-Memorial Day
- Saturday June 17th, 2023- Juneteenth
- Monday June, 19th 2023- Juneteenth
- Saturday July, 1st 2023-(Obs.) Independence Day
- Tuesday, July, 4th 2023- Independence Day