



	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

Still throwing away paper statements?

Too much mail?

Time to turn off paper statements.



eStatements for the WIN!

Enroll in eStatements for a chance

WIN \$200.00!

Starting April, we will randomly select one enrolled user per month through June 2025.

- Protect your financial information and receive statements sooner with this free service.
- View your recent and past statements online any time.
- You can download, save and print online statements.
- An environmentally friendly way to store and retrieve your financial records.

No purchase necessary. Promotion is eStatements for your deposit and loan accounts at ALco FCU. Registering for eStatements will put only the primary member on the account in the drawing for the \$200.00. Member must be in good standing. Member will receive a phone call and deposit to account. Expires June 30, 2025.

HIGH SCHOOL SENIORS



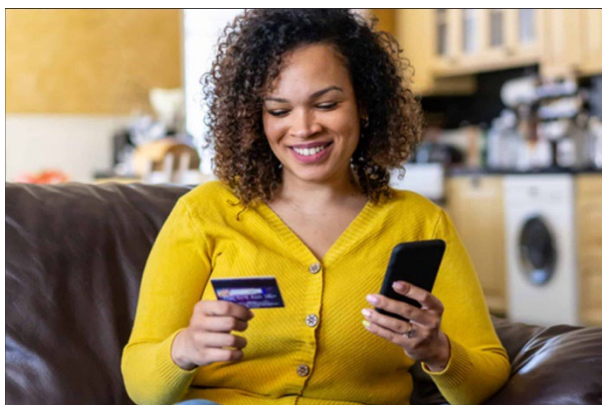
Attention High School Seniors. It is time for the **John Patterson Memorial Scholarship**. We are committed to supporting the education of young adults in our communities and want to acknowledge exceptional students throughout the 6 counties we serve. Any high school student that has been a member in good standing for a minimum of one year is encouraged to apply for the Scholarship.

Our Goal is to establish a financially supportive relationship with students that will last through college and beyond. ALco Federal Credit Union will award 2 scholarships of \$1,000.00 each to students who are motivated in their academics, active in their schools and contributing to their community.

For details and to apply for the scholarship, go to www.alcofcu.com –select Forms and scroll down to College Scholarship. Applications are also available at any of our branch locations.

Your completed scholarship application must be received or postmarked no later than April 30, 2025. Scholarship applications postmarked after this date will be automatically disqualified.

Thank you for your interest and good luck!



Card Manager is an integrated platform that allows our cardholders access to:

- ✓ **Turn the debit or credit card on and off.** When the card is off, no purchases or withdrawals are approved except for previously scheduled recurring payments.
- ✓ **Enable controls to restrict card usage** based on location, spending limit, merchant type, and transaction type.
- ✓ **Set alerts** for each time the card is used or when an attempted transaction is declined.
- ✓ **Check transactions and account balances** associated with cards enrolled in Card Management. Transactions have recognizable merchant details for cardholders to identify transactions.
- ✓ **Get spending insight analytics** to see how, what and when transactions take place.
- ✓ **Activate a card**, report a card as lost or stolen, or set a PIN.
- ✓ **Manage travel plans** to allow transactions in specific domestic and international destinations.

How do I access Card Manager?

Online Banking: You can access card manager through online banking by logging in and selecting “Card Manager” from the main navigation.

Mobile App: You can access card manager through Alco Federal Credit Union app by selecting the “more icon” menu at the top left of the app then selecting “Card Manager” from the menu.

Loan Rates

LOANS

Effective as of January 1st, 2025:

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

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%
--	---

<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%
---	---

SHARES

Effective as of April 1, 2023

<u>Share -</u> Min. \$5.00 APY - .25%*	<u>IRA Share –</u> Min. - \$500.00 APY - .65%
---	--

<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
---	---

<u>Christmas Club -</u> NO MINIMUM APY - .25%*	<u>Vacation Club -</u> NO MINIMUM APY - .25%*
---	--

Money Market -
Min. - \$2,500.00
APY – .35%



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

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.