



	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

USE your tax refund to establish/build your credit with a Secured VISA Credit Card. GUARANTEED APPROVAL!



What is a Secured Credit Card? It is ALCO’s newest credit card option with guaranteed approval! You put money aside to open a credit card with a limit you choose based upon the money you put down plus 10%.

The card acts just like a regular credit card with a limit, paying it back helps build or establish a credit score.

If interested please stop into any of our branches and apply today and get **SAME DAY APPROVAL!!!**

Other Card Features

- No Balance Transfer Fees
- No Annual Fees
- Minimum \$500
- No Cash Advance Fees

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. His dedication and contributions to the credit union were indispensable .

Because of John’s unique involvement for so many years on the Board of Directors, the credit union honors him by offering two \$500.00 scholarships in his name. This scholarship will be awarded to two high school senior graduates, who are members of ALCO.

Applications are available at all four offices anytime during the year, but should be turned in by March 31st, 2022 to be considered for the 2022 scholarship award. Stop in to any office and pick up a scholarship application today!

Nominating Committee Report: The Nominating Committee for the Board of Directors of ALCO Federal Credit Union will be nominating Barry Dunne, Naysim Simon, and Jarred Fanton for 3- year terms. The Nominating Committee will also be nominating Janet Norris and Michael Miller for 1- year terms. Having received no other applications to run by the December 27, 2021 cut off, they will run unopposed. No nominations will be taken from the floor at the 2022 annual meeting.

Board of Directors

- Earl Stellrecht Jr., **President**
- Naysim Simon, **Vice President**
- Janet Norris, **Secretary**
- Michael Miller, **Treasurer**
- William Fish
- Jarred Fanton
- Barry Dunne

How to Avoid Scams Before and After the Holiday Season

With online shopping becoming much more prevalent due to current conditions in the country, we need to be ever vigilant about scams. This doesn't mean we should be scared about being scammed and never go shopping online. It means there are warning signs to look out for and ways to mitigate the scams. Here are a few tips to help you before, during and after the holiday season:

1. **If you didn't initiate the communication, be cautious.**
2. **Use known and legitimate websites while shopping online.**
3. **If an unknown number calls with an urgent matter, or information regarding a warranty, Hang Up.**

Using these tips for online purchasing should help greatly reduce the amount of scam opportunities possible.

In addition to these helpful tips, ALCO also wants to remind you that both our Visa Platinum Credit Card and our Visa Debit card are protected from fraud. This means if there is suspected fraud the card will actually lock down and try to prevent the charge immediately, and call or text you to verify the charges. They will give you a phone number in the text message or voicemail to call to verify transactions.

As always if you are planning on traveling as well, contact ALCO before you travel as making purchases out of state can and usually does trigger the fraud prevention service.

- Debit Card Lost/ Stolen Phone Number
 - Lost/Stolen: (888)-241-2510
- Credit Card Lost/ Stolen Phone Number
 - Fraud: (844)-970-1901
 - Lost/Stolen: (800)-325-3678

Loan Rates

LOANS

Effective as of June 16th, 2021:

<u>Auto Loans -</u> 24 – 180 months AS LOW AS 2.50%	<u>Overdraft Protection-</u> OPEN TERM 12.95%
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<u>Other Collateral Loans -</u> 24 – 72 months AS LOW AS 4.00%

<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 January, 1st 2021

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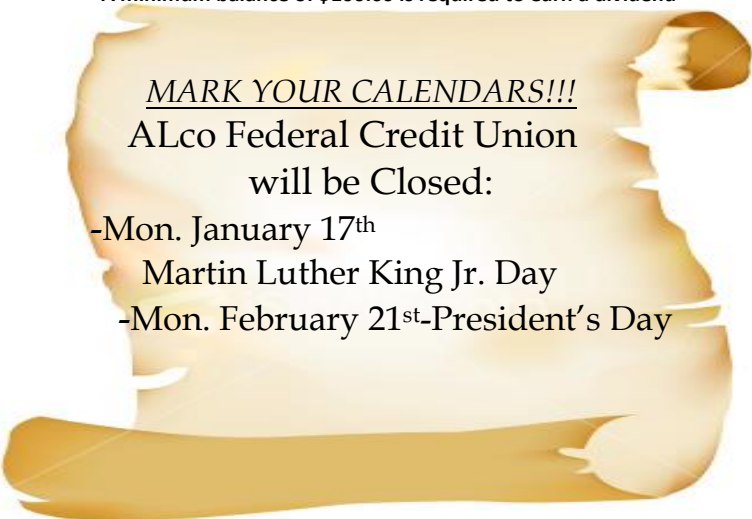
<u>IRA/Roth Share Cert. -</u> 12 Month –APY -.35% 36 Months-APY-.55% Min. - \$500.00	<u>Reg. Share Cert. -</u> 6 Month –APY-.30% 12Month-APY-.35% Min. - \$500.00
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<u>Christmas Club -</u> NO MINIMUM APY - .15%*	<u>Vacation Club -</u> NO MINIMUM APY -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



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



MARK YOUR CALENDARS!!!

ALCO Federal Credit Union

will be Closed:

-Mon. January 17th

Martin Luther King Jr. Day

-Mon. February 21st-President's Day