



	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

Brush Away your Payments for 60 Days!

Auto Loans as low as

3.25%* + **60 DAYS**

For up to 60 month **No Payment Due****



Brush away your loan payment concerns for 60 Days at ALCO FCU!!

Starting on January 2, 2023 ALCO FCU will be offering 60 day free** financing for new and used auto loans.

Stop into one of our 4 locations and apply today! Not able to stop in? Submit an application online via alcofcu.com and start the loan process with the press of a button. Any questions please call or stop in today!

Plus: Every auto loan funded will receive a snowbrush!

*APR= Annual Percentage Rate. Loans subject to credit approval. Payments per \$1,000.00 financed with a 60 month term at 3.25% APR is \$18.08. Rates, terms and conditions vary based on credit worthiness, qualifications and collateral are subject to change. "No payment due for 60 days from the day loan is funded. Interest will begin to accrue on the day the loan is funded". PLUS: Every auto loan funded will receive a snowbrush while supplies last. Current ALCO FCU loans not eligible for promotion. Other restrictions may apply. Membership eligibility required. Promotion ends March 31, 2023.

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, 2023 to be considered for the 2023 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 Janet Norris and Michael Miller for 3- year terms. Having received no other applications to run by the December 30, 2022 cut off, they will run unopposed. No nominations will be taken from the floor at the 2023 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

New Feature! Change your Debit Card PIN for FREE!

Now you can create a custom PIN and also change your PIN for free for your Alco FCU Debit Card! Just call (800) 992-3808 and follow the prompts.

How to Avoid Scams Before and After the Holiday Season

With online shopping becoming much more prevalent, 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.

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: (800) 472-3272

Credit Card Lost/ Stolen Phone Number

- During Business Hours: (727)-570-4881
- After Business Hours: (866)-604-0381

Loan Rates

LOANS

Effective as of January 1st, 2022:

<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 December, 21st 2022

<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 -.75% 36 Months-APY-1.50% Min. - \$500.00	<u>Reg. Share Cert. -</u> 6 Month –APY-.50% 12Month-APY-.75% 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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<u>Money Market -</u> Min. - \$2,500.00 APY - .35%



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

MARK YOUR CALENDARS!!!

**ALCO Federal Credit Union
will be Closed:**

-Mon. January 16th

Martin Luther King Jr. Day

-Mon. February 20th-President's Day