



	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



MEMBER APPRECIATION WEEK
AUG 5TH --- AUG 9th

IT'S ALL ABOUT
YOU



\$4,500.00 in Prize Money

Stop into any Branch office during Membership Appreciation Week for your Free Hershey Bar.

Each Hershey Candy Bar has a scratch off for a chance to win up to \$100.00.



Candy Bars are limited to one per MEMBER while supplies last.

2024 John Patterson Scholarship Winners

Each year Alco Federal Credit Union invests in the future of the communities it serves by awarding scholarships to local high school seniors to help finance their college education. A \$1000.00 scholarship was awarded this year to Kori Thomas and Emilya Meija!



Kori

Emilya

Congratulations to Kori and Emilya for joining the long list of past winners of the John Patterson Memorial Scholarship. Mr. Patterson served for 32 years as Treasurer of Alco Federal Credit Union and was a vital piece in leading the Credit Union to where it is today.

ANNUAL MEETING



Join Us
 August 27th 2024
 for our
 71st Annual Meeting.
 5:30 pm @
 Cuba Branch Office.

There will be just light refreshments and a meeting on this day. **NO EVENT**

There is no cost to attend the annual meeting. Reservations are required for refreshments.

Please call the Cuba office at 585-968-2760 for Reservations by August 19, 2024.



Oh MY!
4.70% APR
 is still being offered on a 7 Month CD.
 \$500.00 minimum
 Rate is subject to change at any time.

LOANS

Effective as of January 2st, 2024:

<u>Auto Loans -</u> 24 – 180 months AS LOW AS 4.00%	<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%



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

ALco Federal Credit Union will be Closed:

- Thursday, July 4th 2024-Independence Day
- Saturday, July 6th 2024-Independence Day
- Saturday, August 31st 2024- Labor Day
- Monday, September 2nd 2024- Labor Day
- Saturday, October 12th 2024- Columbus Day
- Monday, October 14th 2024- Columbus Day