



	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

ALCO Federal Credit Union Quarterly Newsletter

July 2025



MEMBER APPRECIATION WEEK
AUG 4TH --- AUG 8th

**IT'S ALL ABOUT
YOU**



\$5,000.00 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.

2025 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 Cloey Larabee, Natalie Burrows and Hope Ford!

Cloey



Natalie



Hope

ANNUAL MEETING



August 21th 2025
for our
72nd Annual Meeting.
5:30 pm @
Cuba Branch Office.

Join Us

For a short meeting...
Delicious snacks and Desserts....
And a chance to **Win**
a Local gift certificate.



There is no cost to attend the annual meeting.
Reservations are required for refreshments.
Must be present to win a gift certificate.

Please call the Cuba office
at 585-968-2760 for
Reservations by August 18, 2025.

LOANS

Effective as of January 1st, 2025:

Auto Loans -

24 – 180 months

AS LOW AS 3.50%

Overdraft Protection-

OPEN TERM

12.95%

Other Collateral Loans -

24 – 72 months

AS LOW AS 6.00%

Personal Loans -

OPEN TERM

AS LOW AS 8.90%

Credit Card

OPEN TERM

AS LOW AS 7.99%

Line of Credit-

OPEN TERM

AS LOW AS 8.90%

Share Secured-

60 Month

**3% over current share divided
floor rate of 4.00%**

SHARES

Effective as of April 1, 2023

Share -

Min. \$5.00

APY - .25%*

IRA Share -

Min. - \$500.00

APY - .65%

IRA/Roth Share Cert. -

12 Month –APY -1.25%

36 Months-APY-2.00%

Min. - \$500.00

Reg. Share Cert. -

6 Month –APY-1.00%

12Month-APY-1.50%

Min. - \$500.00

Christmas Club -

NO MINIMUM

APY - .25%*

Vacation Club -

NO MINIMUM

APY - .25%*

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:

Friday, July 4th 2025-Independence Day

Saturday, July 5th 2025-Independence Day

Saturday, August 30st 2025- Labor Day

Monday, September 1nd 2025- Labor Day

Saturday, October 11th 2025- Columbus Day

Monday, October 13th 2025- Columbus Day