



	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 4<sup>TH</sup> --- AUG 8<sup>th</sup>**

**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 21<sup>th</sup> 2025  
for our  
72<sup>nd</sup> 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:

<u>Auto Loans -</u> 24 – 180 months <b>AS LOW AS 3.50%</b>	<u>Overdraft Protection-</u> OPEN TERM <b>12.95%</b>
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Other Collateral Loans -  
24 – 72 months  
**AS LOW AS 6.00%**

<u>Personal Loans -</u> OPEN TERM <b>AS LOW AS 8.90%</b>	<u>Credit Card</u> OPEN TERM <b>AS LOW AS 7.99%</b>
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<u>Line of Credit-</u> OPEN TERM <b>AS LOW AS 8.90%</b>	<u>Share Secured-</u> 60 Month <b>3% over current share divided floor rate of 4.00%</b>
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## SHARES

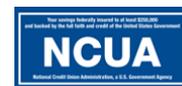
Effective as of April 1, 2023

<u>Share -</u> Min. \$5.00 <b>APY - .25%*</b>	<u>IRA Share -</u> Min. - \$500.00 <b>APY - .65%</b>
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<u>IRA/Roth Share Cert. -</u> 12 Month – <b>APY -1.25%</b> 36 Months- <b>APY-2.00%</b> Min. - \$500.00	<u>Reg. Share Cert. -</u> 6 Month – <b>APY-1.00%</b> 12Month- <b>APY-1.50%</b> Min. - \$500.00
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<u>Christmas Club -</u> NO MINIMUM <b>APY - .25%*</b>	<u>Vacation Club -</u> NO MINIMUM <b>APY - .25%*</b>
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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:

Friday, July 4<sup>th</sup> 2025-Independence Day

Saturday, July 5<sup>th</sup> 2025-Independence Day

Saturday, August 30<sup>st</sup> 2025- Labor Day

Monday, September 1<sup>nd</sup> 2025- Labor Day

Saturday, October 11<sup>th</sup> 2025- Columbus Day

Monday, October 13<sup>th</sup> 2025- Columbus Day