



	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

Our Biggest Loan Sale Ever! Extended!!!



ALCO will give you up to 1% APR* off our current loan interest rate on Auto Loans. *APR=Annual Percentage Rate. Floor of 1.50% APR applies to all refinance loans, new or used. Maximum rate reduction of 1% allowed. Must provide written proof of current rate and term. Loans offered with approved credit and membership eligibility. Some restrictions may apply. Rates are applicable to new money only. See Credit Union for details. Federally Insured by NCUA. Promotion good thru September 30, 2021. ** Must meet eligibility requirements

2021 John Patterson Scholarship Winners

This year, ALCO has continued with expanding the amount of Scholarship winners to 4, due to the unique challenges this year with Covid-19. Write ups will be on ALCO's website www.alcofcu.com. The winners are as follows:

Caitlyn Ferguson- Wellsville & Ethan Bump- CRCS



Kaitlyn Calladine- Andover & Cole Armison- Fillmore



Cole Graydon Armison 2021

Important Information when Traveling with your ALCO Debit/Credit Card

If you are planning on traveling this summer, it is always a good idea to bring two forms of payment with you on your trip. This will allow you to have access to your funds at all times while enjoying the summer weather. Whether you are traveling within or outside of the United States, contact us at the Credit Union to let us know your travel dates and location and the best way to contact you in case we need to verify transactions, and card activity.



If your **Debit or Credit card** does happen to stop working, even if **not** traveling, there are a few reasons why it may have stopped working.

1. If it was your **Debit Card**, how many times have you swiped your card between 6pm yesterday and 6 pm today? If you have had 10 transactions within this time it will not work until after 6pm has reset.
2. Your **Debit Card** may have also stopped working if you have purchased cumulatively \$5000.00 in a 24 hour period as well.
3. If it was your **Credit Card**, how many times have you swiped your card between 7pm yesterday and 7 pm today? If you have had 10 transactions within this time it will not work until after 7pm has reset.
4. Either Card - may have stopped if you did not set up a travel notification and the fraud department notices transactions out of the normal area for larger amounts than normal.
5. Either Card - maybe someone used your card fraudulently and the fraud department blocked your card to prevent further transactions.

Debit Card Lost/ Stolen Phone Number

- Fraud: (855)-959-1178
- 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:

- Saturday July, 3rd 2021- Independence Day
- Monday, July, 5th 2021- Independence Day
- Saturday September, 4th 2021- Labor Day
- Monday September, 6th 2021-Labor Day
- Monday October, 11th 2021-Columbus Day