



	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

# MASSIVE Loan Deal!!

*Our Biggest Loan Sale Ever!*

For Limited Time get Gap Coverage for the term of the loan for Just \$100.00

We got it All

1% OFF All Auto Loans

Locally Financed

Life and Disability Coverage\*\*

ALCO will give you 1% APR\* off our current loan interest rate on Auto Loans. \*APR=Annual Percentage Rate. Floor of 1.50% APR applies to ALCO will give you 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. The promotion includes refinancing vehicles from another financial institution to ALCO giving the member 1% off the rate they currently have Or ALCO's promotional rate. 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 June 30, 2021. \*\* Must meet eligibility requirements.

# Improve your Credit

Use part of your tax refund this year to open a Secured Visa Credit Card today!

This card is a great credit builder card for new borrowers, or borrowers who are in need of help improving their credit. Just some of the perks of the card are as follows:



the perks of the card are as follows:

- Guaranteed Approval
- NO Balance Transfer Fees
- NO Annual Fees
- Minimum \$500- Maximum \$15000 limits

Contact a Branch today to start the process of getting a Secured Visa Platinum Credit Card.

## Annual Meeting 2021

ALCO Federal Credit Union's Annual Meeting will be presented this year by a Zoom Meeting due to Covid19. Due to the restrictions, we will only be having the business portion of the meeting. Hopefully, we can get back to our regular annual celebrations soon!



**Date: April 20, 2021**

**Time: 5:30 pm**

Please call any branch office to register for the zoom meeting.

# 2021 Youth Month



April is Youth Month for the Credit Union and we are celebrating it this year by helping you save for the future and setting aside a little money every day for spending and helping others!!

To celebrate Youth Month this year each office will be giving away a 2 Foot Inflatable Dinosaur and a chance to win a cash prize of up to \$50\*.

To gain entry into winning this dinosaur there are a couple different ways the youth member\*\* can enter to win:

1. Open a Youth Account
2. Make a Deposit into their Youth Account

Also, during the week of April 26<sup>th</sup>- April 30<sup>th</sup>, all of the above entry opportunities will be doubled for your chances to win up to \$50 and the inflatable dinosaur!

There are also smaller individual prizes available for every time you make a deposit into your youth savings account!

\*Drawing will be held May 3<sup>rd</sup>, 2021. Cash amount is a random amount of \$20, \$30, \$40 or \$50.

\*\*Youth Members for this gift cash giveaway are members 13 years old and younger.

## Free Credit Reports\*

During the COVID-19 pandemic, accessing your credit is important. For this reason, Equifax, Experian, and TransUnion are continuing to offer FREE WEEKLY credit reports. To request your free weekly credit report, you can go to [annualcreditreport.com](http://annualcreditreport.com) to keep track of your credit closely.

\*Free credit report is from [annualcreditreport.com](http://annualcreditreport.com) and is not pulled by ALCO FCU.

## Loan Rates

### LOANS

Effective as of January 1<sup>st</sup>, 2021:

<u>Auto Loans -</u> 24 – 180 months <b>AS LOW AS 2.50%</b>	<u>Overdraft Protection-</u> OPEN TERM <b>12.95%</b>
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<u>Other Collateral Loans -</u> 24 – 72 months <b>AS LOW AS 3.50%</b>
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<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 January, 1<sup>st</sup> 2021

<u>Share -</u> Min. \$5.00 <b>APY - .15%*</b>	<u>IRA Share -</u> Min. - \$500.00 <b>APY - .30%</b>
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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 <b>APY - .15%*</b>	<u>Vacation Club -</u> NO MINIMUM <b>APY - .15%*</b>
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<u>Money Market -</u> Min. - \$2,500.00 <b>APY – .25%</b>
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\*A minimum balance of \$100.00 is required to earn a dividend\*\*

**Discount Tickets Here!!!**



MARK YOUR CALENDARS!!!

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

- Saturday May, 29th 2021-Memorial Day
- Monday May, 31st 2021-Memorial Day
- Saturday July, 3<sup>rd</sup> 2021-(Obs.) Independence Day
- Monday, July, 5<sup>th</sup> 2021(Obs)- Independence Day