



	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

Monthly Payment

Giveaway



Fall is here and ALCO Federal Credit Union wants you to enjoy the beautiful season.

ALCO FCU loans feature competitive rates, flexible terms, and a chance to win a free loan payment. Financing your loan is quick and easy. Whether you're refinancing from another financial institution or purchasing a new or used vehicle. If you've been looking at getting an ATV or RV to enjoy the outdoors, remember that ALCO FCU offers excellent rates.

Plus, you'll enter our monthly loan payment giveaway* just for choosing ALCO FCU.

- 1 entry for every \$1,000.00 of new loan (25 maximum)
- 1 entry for every \$1,000.00 new signature loan advance
- 1 entry for every \$1,000.00 on new ALCO FCU Visa credit card

Enter

October 1, 2022 – December 23, 2022



*One (1) prize winner will be selected by a random drawing from all qualified entries each month to Win \$500.00. For complete details, including contest rules, restriction and alternative method of entry, call any of our branch offices or stop in for a copy of the contest rules. Void where prohibited by law. Terms and conditions may apply. No purchase necessary.

The Beginning of Awesome

A couple new changes to look forward to are coming! You will soon be able to get a temporary debit card from any office! We will also have new ways to view and track your debit card as well as providing access to some of the most popular digital wallets like Apple Pay! In order to bring these great changes and more we will need to transition from our old processors for ATM and Debit. This will happen between 12/2 and 12/5. We know this is a busy shopping weekend during the holidays so we will do all we can to make this as smooth as possible. Most members will notice no service interruptions. We do suggest that you are prepared with another payment option. Our Visa credit card will not be affected by this change over. If you are interested in applying for a credit card, please call or stop into any of our offices.

Thank you



FOR YOUR SERVICE!

Marla Moyer, will be retiring after 22 years with the credit union.

You may continue to see her helping out on a part-time basis.

Marla joined ALCO in March of 2000 as a teller and advanced into a loan officer position.

Thank you Marla from everyone at ALCO for your years of dedication to ALCO FCU and we wish you the best in what the future may hold for you!!!

Holiday Loans

Up to \$1000.00 @ 7.99%*
For up to 12 Months

It's the most wonderful time of year- and possibly the most expensive!

We can help offset costs this season with an affordable holiday loan.

Purchase gifts and/or make travel



arrangements. Apply in person or online in minutes, then enjoy the season!

Available for a **limited time**- apply between November 1st and December 23rd!

*Annual Percentage Rate **Applications must be submitted 11/1/2022-12/23/2022 to be considered for this offer. Proof of income required. Must meet minimum requirements to qualify. This product is a fixed rate, closed-end unsecured loan. Terms and conditions apply.

Nominations Committee

If any member is interested in running for the Board of Directors of Alco Federal Credit Union, please forward your resume to:

ALCO Federal Credit Union
Attn: Nomination Committee
2859 Lindy Lane
Wellsville NY 14895
By December 30, 2022

Loan Rates

LOANS

Effective as of January 1st, 2022:

Auto Loans -

24 – 180 months
AS LOW AS 2.50%

Overdraft Protection-

OPEN TERM
12.95%

Other Collateral Loans -

24 – 72 months
AS LOW AS 4.00%

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, 1st 2022

Share -

Min. \$5.00
APY - .25%*

IRA Share -

Min. - \$500.00
APY - .65%

IRA/Roth Share Cert. -

12 Month -APY -.75%
36 Months-APY-1.50%
Min. - \$500.00

Reg. Share Cert. -

6 Month -APY-.50%
12Month-APY-.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**

MARK YOUR CALENDARS!!!
ALCO Federal Credit Union
will be Closed:

Monday, October 10th 2022- Columbus Day
Friday, November 11th 2022- Veteran's Day
Thursday, November 24th 2022- Thanksgiving
Saturday, December 24th 2022- Christmas Eve
Monday, December 26th 2022- Christmas
Saturday, December 31st 2022- New Year's Eve
Monday, January 2nd 2023- New Year's