



	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

**SEASONS CHANGE
FALL INTO SAVINGS**

Auto Loan Special
October 1, 2021 through December 31, 2021

FREE \$50 Gas card
w/ Approved Loan
under \$25,000.00

FREE \$100.00 Gas card
w/ Approved Loan
over \$25,000.00

NEW AUTO LOANS
Rates starting as low as

2.50%

APR*

USED AUTO LOANS
Rates starting as low as

3.50%

APR*

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!

*APR = Annual Percentage Rate. All loan rates subject to change without notice. All loans subject to credit approval. Certain restrictions may apply. Effective 10-01-2021 through 12-31-2021. All rates and limits based on existing rate and term. Must meet lending criteria. Does not qualify for any additional rate reductions. To qualify for Free gas card, the loan must be closed during advertised dates. Gas card will be given at the time of loan closing. Membership is required. See Credit Union for details. Federally insured by National Credit Union Association. \$100.00 gas card may be given out as 2-\$50.00 gas cards.

*Annual Percentage Rate **Applications must be submitted 11/1/2021-12/23/2021 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.

Scam Alerts!!

Due to uncertainty in the world lately, there is a huge increase in potential scams happening to take advantage of people and ALCO FCU is helping its members by introducing a Scam bulletin board and Scam handout to illustrate the current scams we know of currently going on around the area.



A couple examples of current scams currently and how to validate them are as follows:

- **Suspicious Phone Calls during the day.**
 - One of the current major ones going on currently is an Amazon phone call claiming the purchases you made didn't go through and you need to contact them to validate your purchases and purchase gift cards to pay the charges.
 - To check this one simply check your amazon orders and see if you have any purchases on your account. If none then it is a scam.
- **Suspicious Emails from an unknown business or person**
 - Phishing Emails are emails that appear to be from someone you know but are actually from someone else and can lead to something malicious being downloaded onto your computer and the person gaining access remotely to your banking information.
 - If you don't know an email do NOT click on the email and just delete it!

If you feel you are being scammed and want to verify what you are being told you can call your local ALCO branch and speak to a Member Services Representative.

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 29, 2021

Loan Rates

LOANS

Effective as of June 16th, 2021:

<u>Auto Loans -</u>	<u>Overdraft Protection-</u>
24 – 180 months	OPEN TERM
AS LOW AS 2.50%	12.95%

<u>Other Collateral Loans -</u>
24 – 72 months
AS LOW AS 4.00%

<u>Personal Loans -</u>	<u>Credit Card</u>
OPEN TERM	OPEN TERM
AS LOW AS 8.90%	AS LOW AS 7.99%

<u>Line of Credit-</u>	<u>Share Secured-</u>
OPEN TERM	60 Month
AS LOW AS 8.90%	3% over current share divided floor rate of 4.00%

SHARES

Effective as of January, 1st 2021

<u>Share -</u>	<u>IRA Share -</u>
Min. \$5.00	Min. - \$500.00
APY - .15%*	APY - .30%

<u>IRA/Roth Share Cert. -</u>	<u>Reg. Share Cert. -</u>
12 Month –APY-.35%	6 Month –APY-.30%
36 Months-APY-.55%	12Month-APY-.35%
Min. - \$500.00	Min. - \$500.00

<u>Christmas Club -</u>	<u>Vacation Club -</u>
NO MINIMUM	NO MINIMUM
APY - .15%*	APY - .15%*

<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:

Monday, October 11th 2021- Columbus Day
Thursday, November 11th 2021- Veteran's Day
Thursday, November 25th 2021- Thanksgiving
Friday, December 24th 2021- Closing @4pm
Saturday, December 25th 2021- Christmas Day
Friday, December 31st 2021- Closing @4pm
Saturday, January 1st 2022- New Year's Day