




	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



Kick your Loan to Us
for a Touchdown.
Finance or Re-finance to us today!

THANK YOU!!!

ALCO FCU held the Annual Meeting and Member Appreciation Celebration at Island Park in Wellsville on August 23rd. 130 members showed up to help celebrate our 70th Anniversary!



We had numerous games for both adults and kids, free chinese auction items and live music by John Ponch. We also had The Dog Doctors and Nacho Momma’s food trucks!

Thank you to everyone who helped make this a success and thank you to everyone who attended!

CD Rate Promo

Finance an Auto loan \$10,000.00 or more and Enter to Win.
A tailgate party basket \$200.00 Value

Rates as low as:
3.5% APR*



**7 Month CD
4.70% APY**



\$500.00 minimum *and* no maximum. CD Promo rates may change at any time.

*APR= Annual Percentage Rate. **One (1) prize winner will be selected by a random drawing from all qualified entries. For complete details, restrictions and alternative method of entry, call any of our branch offices. Loans subject to credit approval. Payments per \$1,000.00 financed with a 24-month term at 3.50% APR is \$43.21. Rates, terms and conditions vary based on credit worthiness, qualifications and collateral are subject to change. Current ALCO FCU loans not eligible for promotion. Other restrictions may apply. Membership eligibility required. Promotion ends November 30, 2023.

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 22nd!

*Annual Percentage Rate **Applications must be submitted 11/1/2023-12/22/2023 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 29, 2023

Loan Rates

LOANS

Effective as of September 1st, 2023:

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

24 – 72 months
AS LOW AS 5.00%

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 2023

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

Saturday, October 7th 2023- Columbus Day
Monday, October 9th 2023- Columbus Day
Saturday, November 11th 2023- Veteran's Day
Thursday, November 23rd 2023- Thanksgiving
Saturday, December 23rd 2023- Christmas Eve
Monday, December 25th 2023- Christmas
Saturday, December 30th 2023- New Year's Eve
Monday, January 1st 2024- New Year's Day