



	Wellsville:	Cuba:	Belmont:	Friendship:
Mon	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00 -1:00/2:00-4:00
Tues	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00-1:00/2:00 -4:00
Wed	9:00 – 4:00	9:00 – 4:00	9:00 – 4:00	9:00 -1:00/2:00-4:00
Thurs	9:00 – 5:30	9:00 – 5:30	9:00 – 5:30	9:00-1:00/2:00 -5:30
Fri	9:00 – 5:00	9:00 – 5:00	9:00 – 5:00	9:00 -1:00/2:00-5:00
Sat	9:00 – 3:30	NOT OPEN	NOT OPEN	NOT OPEN

ALco Federal Credit Union Quarterly Newsletter

October 2025

HARVEST THE Savings

Already have a high interest auto loan at another institution? Let ALco help you cut down your rate and harvest the savings!

FOR A LIMITED
TIME RECEIVE A
\$200 REFI BONUS! ²

Used AUTO LOANS

AS
LOW
AS

5.70%
APR ¹

Purchase or Refi 60 Months

Model Year 2019-2024

¹APR (Annual Percentage Rate). Rate current as of 10/1/25. Rates and terms are subject to change without notice. Minimum loan amount is \$2,000. The interest rate applied may be higher based on the applicant's credit score, term and vehicle year. ALco makes all final determinations regarding the vehicle value and applied interest rate. Payments per \$1,000.00 financed with a 60-month term at 5.70% APR is \$19.20. ²Existing auto loans at other financial institutions that are refinanced with ALco and \$15,000 or more at the time of funding, qualify to receive the \$200 bonus offer during the Harvest the Savings promotion. This promotion applies to refinanced auto loans funded on or after 10/1/25 – 12/31/25. Terms and qualifications are subject to change without notice.

HOLIDAY LOAN

Is Your Tinsel in a Tangle?
Don't let the stress of the Holiday

November 1, 2025 - December 20, 2025

For amounts up to \$1,000.00

Payable in 12 months

*Annual Percentage Rate (APR). Subject to credit approval.



2025 International Credit Union Day



On October 16, 2025, credit union members around the world will celebrate International Credit Union Day®. This year marks the 77th anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World".

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 411 million members in 104 countries worldwide. More than 74,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

MARK YOUR CALENDARS!!!

ALCO Federal Credit Union Will be closed:

Saturday, October 11th 2025- Columbus Day
Monday, October 13th 2025- Columbus Day
Saturday, November 8th, 2025- Veteran's Day
Tuesday, November 11th 2025- Veteran's Day
Thursday, November 27th 2025- Thanksgiving
Saturday, November 29th, 2025- Thanksgiving
Thursday, December 25th 2025- Christmas
Saturday, December 27th, 2025- Christmas
Thursday, January 1st 2026- New Year's Day
Saturday, January 3rd 2026- New Year's Day

LOANS

Effective as of January 1st, 2025:

Auto Loans -

24 – 180 months
AS LOW AS 3.50%

Overdraft Protection

OPEN TERM
12.95%

Other Collateral Loans -

24 – 72 months
AS LOW AS 6.00%

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 1, 2023

Share -

Min. \$5.00
APY - .25%*

IRA Share -

Min. - \$500.00
APY - .65%

IRA/Roth Share Cert. -

12 Month – **APY -1.25%**
36 Months-**APY-2.00%**
Min. - \$500.00

Reg. Share Cert. -

6 Month – **APY-1.00%**
12Month-**APY-1.50%**
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**

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, 2025