



	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

Exciting Debit Card News!

There is exciting news for everyone with an ALCo FCU Debit Card! Your Debit Card can now be linked and used through your smart phone with Apple Pay, Google Pay, and Samsung Pay!

Simply open up the Pay app that is on your brand of phone and follow the instructions to link your ALCo FCU Debit Card.

You will be able to seamlessly use your Debit Card to make purchases with your phone in apps and websites while on your phone, and can also use your phone at any contactless terminal that accepts that specific Pay.

If there are customer service questions that come up while using the Pay app you should try to contact that Pay's customer service first before reaching out to the credit union.

Enjoy this exciting new feature!



Trying to **SHAKE** that **EXTRA RATE?**

Take a look at some of the current rates on your cards, some of them are as high as **30.99% APR*** with the recent interest rate changes.



- Introductory 2.99% Rate for 6 Months**
- Free Balance Transfer
- Low Regular Rate
- Score Card Bonus Point Program
- No Annual Fees

Slim down your payments and transfer high-rate balances to your ALCo Visa Credit card.

*Annual Percentage Rate **Introductory 2.99%APR (Annual Percentage Rate) on new purchases & balance transfers on VISA Credit Cards is a fixed rate for six months from account open date for new credit card accounts. At the end of 6 months the contract rate becomes variable & will increase based on an evaluation of applicant's credit. NOT all applicants will qualify for the lowest rate. Rates are subject to change without notice. Some Restrictions apply.

John Patterson Memorial Scholarship:



John Patterson was a retired electrical engineer who was active as both a beef and tree farmer. He served as Treasurer for ALco Federal Credit Union for 32 years. His dedication and contributions to the credit

union were indispensable .

Because of John's unique involvement for so many years on the Board of Directors, the credit union honors him by offering two \$1,000.00 scholarships in his name. This scholarship will be awarded to two high school senior graduates, who are members of ALco.

Applications are available at all four offices anytime during the year, but should be turned in by March 29th, 2024 to be considered for the 2024 scholarship award. Stop in to any office and pick up a scholarship application today!

Nominating Committee Report: The Nominating Committee for the Board of Directors of ALco Federal Credit Union will be nominating William Fish and Earl Stellrecht for 3- year terms. Having received no other applications to run by the December 29, 2023 cut off, they will run unopposed.

No nominations will be taken from the floor at the 2024 annual meeting.

Board of Directors

Earl Stellrecht Jr., **President**

Naysim Simon, **Vice President**

Janet Norris, **Secretary**

Michael Miller, **Treasurer**

William Fish

Jarred Fanton

Barry Dunne

LOANS

Effective as of November 1st, 2023:

Auto Loans -

24 – 180 months
AS LOW AS 4.00%

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, 1st 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**

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

-Sat. January 13th &

Mon. January 15th

Martin Luther King Jr. Day

-Sat. February 17th &

Mon. February 19th-President's Day