



	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	CLOSED	CLOSED	CLOSED

**With cooler weather creeping in,  
Alco has you covered!**



**New Vehicles- AS LOW AS 4.00%\***  
**2023-2018 Vehicles- AS LOW 5.00%\***  
**2017-and Older Vehicle- AS LOW AS 6.00% \***

**New Recreational Vehicles \*\*-AS LOW AS 6.00%\***  
**Used Recreational Vehicles \*\*- AS LOW AS 6.50%\***

Have a vehicle financed elsewhere? Discuss whether refinancing with ALCO may be better for you. And for a limited time, finance with us and you will be entered to win an East Oak Propane Heater.

**\$200.00 VALUE**

\*APR= Annual Percentage Rate. One (4) 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 4.00% APR is \$43.43, 5.00% APR is \$43.88, 6.00% APR is \$44.33, 6.50% APR is \$44.55. 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 25, 2024.  
 \*\* Recreational Vehicles –ATV, UTV, and Snowmobiles



**Is Your Tinsel in a Tangle?  
Don't let the stress of the Holiday Season  
get you down.**



**Special  
Holiday Rate  
7.99% APR\***

Let us help you unwrap a little extra  
this season with the:  
ALCO Federal Credit Union  
**Holiday Loan**

November 1, 2024- December 21, 2024  
 For amounts up to \$1000.00  
 Payable in 12 months

\*Annual Percentage Rate (APR). Subject to credit approval. Restrictions may apply.



## 2024 International Credit Union Day



Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service – community by community- contributes to a global reach that touches more than 403 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest. This October 17th, ALCo Federal Credit Union will join more than 82,000 credit unions from 98 countries to celebrate the 76th anniversary of International Credit Union Day®.

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals.

### Nominations Committee

*Any member 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, 2024

### MARK YOUR CALENDARS!!! ALCO Federal Credit Union Will be closed:

Saturday, October 12th 2024- Columbus Day  
Monday, October 14th 2024- Columbus Day  
Saturday, November 9th 2024- Veteran's Day  
Monday, November 11th 2024- Veteran's Day  
Thursday, November 28th 2024- Thanksgiving  
Wednesday, December 25th 2024- Christmas  
Wednesday, January 1st 2025- New Year's Day

### LOANS

Effective as of January 1st, 2024:

<b>Auto Loans -</b> 24 – 180 months <b>AS LOW AS 4.00%</b>	<b>Overdraft Protection-</b> OPEN TERM <b>12.95%</b>
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### 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

<b>Share -</b> Min. \$5.00 <b>APY - .25%*</b>	<b>IRA Share -</b> Min. - \$500.00 <b>APY - .65%</b>
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**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

<b>Christmas Club -</b> NO MINIMUM <b>APY - .25%*</b>	<b>Vacation Club -</b> NO MINIMUM <b>APY - .25%*</b>
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**Money Market -**  
Min. - \$2,500.00  
**APY - .35%**



\*A minimum balance of \$100.00 is required to earn a dividend\*\*