

	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

ALco Federal Credit Union Quarterly Newsletter

October 2024

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

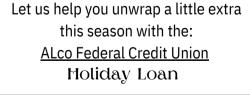
*APR= Annual Percentage Rate. One (4) prize winner will be selected by a random drawing from all qualified entries. For complete details, restrictions and alternative method of entry, call any of our branch offices. Loans subject to credit approval. Payments per \$1,000.00 financed with a 24 month term 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.





Novembe

Special Holiday Rate 7.99% APR* 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:

 Auto Loans Overdraft Protection

 24 - 180 months
 OPEN TERM

 AS LOW AS 4.00%
 12.95%

Other Collateral Loans -

24 – 72 months **AS LOW AS 6.00%**

Personal Loans - Credit Card

OPEN TERM OPEN TERM

AS LOW AS 8.90% AS LOW AS 7.99%

Line of Credit-OPEN TERM

Share Secured60 Month

AS LOW AS 8.90% 3% over current share divided

floor rate of 4.00%

SHARES

Effective as of April 1, 2023

 Share IRA Share

 Min. \$5.00
 Min. - \$500.00

 APY - .25%*
 APY - .65%

 IRA/Roth Share Cert. Reg. Share Cert.

 12 Month - APY - 1.25%
 6 Month - APY-1.00%

 36 Months-APY-2.00%
 12Month-APY-1.50%

 Min. - \$500.00
 Min. - \$500.00

Christmas Club - Vacation Club - NO MINIMUM NO MINIMUM APY - .25%* APY - .25%*

Money Market -

Min. - \$2,500.00 **APY - .35%**





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