



To Your Credit



People Helping People

ARRIL 2008 Newsletter

## NOW'S THE TIME TO "SPRING" INTO A NEW RIDE

April 15 through May 31, 2008

### LOOKING FOR A NEW CAR, TRUCK OR MOTORCYCLE?

- Refinance your auto loan from another financial institution
- Purchase a new or used vehicle

4.99% APR\* ..... 60 months (new & used)  
 5.24% APR\* ..... 72 months (new & used)  
 5.74% APR\* ..... 84 months (new only)



### LOOKING FOR A NEW BOAT OR RV?

Receive a \$50 Gas Card when you finance your Boat or RV loan with us.

New	Used	Term
6.75% APR*	7.50% APR*	60 months
7.25% APR*	8.00% APR*	84 months
7.75% APR*	9.00% APR*	120 months

\*Annual Percentage Rate. All loan rates subject to change. All loans are subject to credit approval. Estimated monthly payments of \$1,000, borrowed at 4.99% for 60 months is \$18.87, 5.24% for 72 months is \$16.22, 5.74% for 84 months is \$14.49. 6.75% for 60 months is \$19.69, 7.50% for 60 months is \$20.04, 7.25% for 84 months is \$14.84, 8.00% for 84 months is \$15.22, 7.75% for 120 months is \$11.76, 9.00% for 120 months is \$12.45.

Pre-approval financing available!

Visit our website at [www.americo.com](http://www.americo.com) or call the loan department for more details.

## KEEP YOUR ACCOUNT ACTIVE

Abandoned accounts are those that have not had activity in five (5) years or have an invalid address. The credit union must report abandoned accounts, and send those monies to the Commonwealth of Pennsylvania. Keep your account active by making a financial transaction to your savings at least once a year. This will also help avoid a \$3.00 quarterly dormant account fee, assessed on accounts that have not had financial activity in a 3-year period.

Please remember to keep us informed of any changes so you can receive your credit union statement.

## ANNUAL MEETING

There is still time to join us on Friday, April 18, 2008 for our ANNUAL MEETING at the Erie Yacht Club (foot of Virginia Avenue). The cash bar will open at 6:30pm followed by a sit down dinner at 7:00pm. Dinner is \$18.00 per person, and offers a choice of Roast Club Sirloin Bordelaise, Stuffed Chicken Florentine or Vegetable Stuffed Sole. **Reservation forms and payments must be returned by April 11, 2008.**

### PLEASE NOTE

The Credit Union Office will close at 5:00 pm on FRIDAY, APRIL 18, 2008 so our employees can attend the Annual Dinner/Meeting.

## ONLINE LENDING NOW AVAILABLE

Applying for a loan with Americo FCU is now more convenient than ever with our Online Lending program. Members can apply for a loan from our website anytime of the day or night and receive a response within minutes.

With Online Lending, you can apply for New and Used Vehicle Loans, Boat Loans, Motorcycle Loans and Personal Loans, as well as Second Mortgage and Home Equity Loans (mortgage loans limited to primary residences located in Erie and Crawford counties in PA), all from the comfort of your home 24 hours-a-day, 7 days-a-week! You can also print a MasterCard Credit Card application. And best of all, no lines, no waiting and no hassles!

With the latest in security technology, you can be confident that your information is secure. To apply online, visit [americofcu.com](http://americofcu.com).



## WALDAMEER TICKETS

Tickets for Waldameer in Erie, PA, will soon be available at the credit union for \$17.00 per combo pass (save \$4.95) per pass. Two great parks at one low price, the Combo Pass includes Waldameer, an amusement park and Water World a water park. The Combo Pass is honored any operational day in the 2008 season. Visit their website at [www.waldameer.com](http://www.waldameer.com) for dates and hours of Park Operations.

## ATTENTION AUDIO RESPONSE USERS

Effective **July 1, 2008**, there will be a few changes on the Audio Response (Telephone Teller) System. The new number to access Audio Response will be 800-732-7906. This will be the **ONLY** number needed to access Audio Response. You will no longer need a Credit Union ID as this is a direct line to the Americo FCU Audio Response system.

## SCHOLARSHIP

The Erie Chapter of Credit Unions **James J. DeDad Scholarship** applications are **now available**. Six scholarships totaling \$8,000 will be awarded this year.

Credit Union members between the ages of 17 and 24 who are enrolled or will be enrolled as a full-time undergraduate student in 2008 are eligible to apply. Scholarships are available to all majors.

Scholarship applications are available online at [www.americo.com/studentcenter](http://www.americo.com/studentcenter) or at the credit union office.

## LET US HELP MAKE YOUR FUTURE GREEN

A savings account is similar to growing a tree. Given the proper care and attention over time, your savings can grow to become a mighty money tree, and be there when you want something special.

It's important that children learn the value of saving at an early age. Start by setting small goals - every coin saved can bring them closer to their goal.

Family members are eligible to join our credit union. Bring in your child or grandchild during National Credit Union Youth Week. Any child under the age 17 making a minimum deposit of five dollars (\$5) to an existing account or opening a new account during Youth Week (April 20 - 26, 2008) will receive a small gift (while supplies last). Then watch their savings "Grow at Americo Federal Credit Union".



\$5.00 minimum deposit is required to open a savings account. Each person on the account must have two (2) forms of valid identification (cannot be expired) with current address, one (1) must be a photo ID to open an account. For minors who do not have photo ID, we will accept a copy of their school ID, birth certificate or social security card as identification.

## SMILES FOR MILES

Enterprise Used Auto Sales Event. April 25 - 26, 2008. Receive a \$100 deposit into your Savings Account<sup>1</sup> upon used vehicle purchase from Enterprise Car Sales.

Plus, anyone who test drives on April 25 or April 26 will be entered into a prize drawing:

- one \$500 Visa Gift Card Winner
- one \$300 Visa Gift Card Winner
- one \$200 Visa Gift Card Winner<sup>2</sup>

Event Location:

Enterprise Car Sales • 4009 West 12th St., Erie, PA • 814-835-9494

Rates on Enterprise used vehicles purchased on this date will be:

**4.74% APR\* 60 months • 4.99% APR\* 72 months**

\*Annual Percentage Rate. Subject to credit approval. Offer valid on Enterprise Car Sales vehicles purchased on 4/25 & 4/26, 2008 and financed through Americo Federal Credit Union. Estimated monthly payments on \$1,000 borrowed at 4.74% for 60 months is \$18.76, 4.99% for 72 months is \$16.11.

<sup>1</sup> Americo FCU will deposit \$100.00 to your credit union savings account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. Cannot be combined with other offers. <sup>2</sup> No purchase necessary. Entries may be made at Enterprise Car Sales Erie, PA location. One entry per person. Must be at least 18 years of age to enter. Employees of Enterprise and Americo FCU are not eligible. Need not be present to win. Odds of winning are based upon number of entries. Official rules are posted and available at the Enterprise Car Sales branch located at 4009 W. 12th Street, Erie, PA and at your credit union.

## MORTGAGE RATES DROPPED

With rates as low as 5.25% APR now is the time to take advantage of our low Second Mortgage and Home Equity Loan rates. Call a loan officer for details.

### AMERICO Federal Credit Union

#### EAST OFFICE

4101 MAIN ST.  
ERIE, PA 16511  
PH: 814/899-6608  
FAX: 814/899-6005

#### WEST OFFICE

2545 WEST 23RD ST.  
ERIE, PA 16506  
PH: 814/833-0433  
FAX: (814) 833-7299

#### HOURS - LOBBY & DRIVE - THRU

Monday ..... 8:30 - 5:00  
Tuesday ..... 8:30 - 5:00  
Wednesday ..... 8:30 - 5:00  
Thursday ..... 8:30 - 5:00  
Friday ..... 8:30 - 6:00

#### IMPORTANT INFORMATION

Routing Number: **243380833**

Web site: [www.americofcu.org](http://www.americofcu.org)

PHEAA Lender Code 828969

Internet Home Banking: *access your account from home anytime day or night.*

Telephone Teller: *Press "1" for Credit Union ID*

Local Calls ..... 454-0050

Out of Town Call ..... 1-800-552-9714

MasterMoney Debit Card Lost/Stolen

..... 1-800-523-4175

MasterCard Credit Card Lost/Stolen

..... 1-866-604-0381

..... 1-727-570-4881

#### HOLIDAY HOURS & CLOSINGS

April 18 ..... Closing@5:00 . Annual Dinner Meeting

May 26 ..... Closed ..... Memorial Day

July 4 ..... Closed ..... Independence Day



**DIVIDENDS ON SHARE ACCOUNTS ARE BASED ON AVAILABLE EARNINGS AND CANNOT BE GUARANTEED.**

#### LOAN TERMS AND CONDITIONS

\*APR=Annual Percentage Rate. All loan rates subject to change without notice. All loans are subject to credit approval. \*\*Home Equity Loans are variable rate loans, rate subject to change quarterly. All mortgage loans limited to properties located in Erie and Crawford Counties in PA only. Contact the credit union for details.