



To Your Credit



The Supervisory Committee of Americo Federal Credit Union is conducting an audit of the September 2007 statements. If the account balances are correct, no reply is necessary. If you DO NOT agree with the account balances in regard to this statement, please contact: Mary Cook, Chairperson, Supervisory Committee, 2627 Woodlawn Ave., Erie, PA 16510, phone (814) 899-3255. **Please do not send deposits or payments to this address.**

VEHICLE FINANCING MADE EASY

- Purchase a new or used vehicle
- Refinance your auto loan from another financial institution
- Receive a \$50 Gas Card when you close your auto loan (on loans of \$5,000 or more)

October 15, 2007 through November 30, 2007

NEW	USED	TERM
5.99% apr*	6.75% apr*	60 months
6.49% apr*	7.49% apr**	72 months
7.75% apr*	N/A	84 months

Pre-Approved financing available!

*Annual Percentage Rate. This offer available on loans originated between 10/15/07 through 11/30/07. Estimated monthly payments on \$1,000 borrowed at 5.99% for 60 months is \$19.33, 6.75% for 60 months is \$19.69, 6.49% for 72 months is \$16.81, 7.49% for 72 months is \$17.29, 7.75% for 84 months is \$15.47.

ENTERPRISE CAR SALES - ONE DAY ONLY EVENT

- **SATURDAY, NOVEMBER 10, 2007**
- Purchase an auto from Enterprise Car Sales and finance it through Americo FCU.
- Enterprise Car Sales will sponsor two drawings for \$500 Visa Gift Cards and donate \$100 to the Millcreek Kiwanis for each car sold during this one-day sale.
- Members will receive a \$50 Gas Card from the credit union when you close your auto loan with us.
- Rates on Enterprise vehicles purchased on this date will be

USED	TERM
6.49% apr*	60 months
6.99% apr*	72 months



Event Location: Enterprise Car Sales

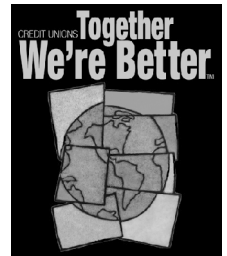
4009 West 12th Street, Erie, PA • Time: 9am - 2pm

*Annual Percentage Rate. Offer valid only on Enterprise Car Sales vehicles purchased on November 10, 2007 and financed through Americo FCU. Estimated monthly payments on \$1,000 borrowed at 6.49% for 60 months is \$19.57, 6.99% for 72 months is \$17.05.

CREDIT UNIONS - TOGETHER WE'RE BETTER

The Credit Union movement is made up of thousands of credit unions from all over the world. Every day credit unions strive to provide the products and services members need to achieve their financial goals. Credit union membership is for a lifetime, regardless of whether you change jobs, move, or retire. Through combined efforts, we make a difference in the lives of millions of members every day.

More than 42,000 credit unions in 97 countries celebrate our accomplishment, history, shared values and our bright future. **Join us for refreshments on October 18, 2007, as we celebrate International Credit Union Day. People Helping People** is the credit union philosophy and members quickly realize there is a difference. Encourage your immediate family to become members and experience the difference today!



HOLIDAY SKIP-A-PAY

Skip your December 2007 or January 2008 loan payment and use the extra money for holiday expenses. A Skip-A-Payment loan application is included with this statement. Applications are also available at both office locations. Contact a loan officer for further details. (A \$30 processing fee per each skipped loan is due with your application.)

AUTO BUYING MADE EASIER

Americo FCU has partnered with CUDL (Credit Union Direct Lending) to make auto buying easier and more convenient. Walk into any participating car dealership, find a new or used vehicle and complete your credit union financing right at the dealership - no separate trip to the credit union to apply for a loan is required. Now your loan can be approved within minutes - right at the dealership!

HOLIDAY LOAN

Whether you need help with your holiday purchases or a winter vacation, our holiday loan can make your plans more affordable. Borrow up to your personal loan limit.

November 1, 2007 through December 31, 2007

7.99% APR *
1 year repayment

**Annual Percentage Rate. This offer available on loans between 11/01/07 through 12/31/07. Estimated monthly payments on \$1,000 borrowed at 7.99% for 12 months is \$86.99.*



HOLIDAY CLUB ACCOUNTS

An Americo FCU Holiday Club Account is an easy way to save for the holidays and avoid the stress of all those holiday bills. Open your account now for next year's holiday. If you already have a club account, your balance will be transferred to your 01 savings account and will be available to you on November 1st. Your account will automatically renew, so you will be on your way to saving for next years holiday shopping season.



SMALL DOLLAR RECEIPT EXCEPTION

The Federal Reserve Board's Regulation E no longer requires receipts for electronic fund transfers (EFTs) of \$15 or less after every ATM or debit card use. What this means for you, the consumer, is that you may no longer get receipts at the local coffee house or fast food place or anywhere you may use your ATM/Debit Card for a transaction of \$15 or less.

FLEXIBLE AND CONVENIENT

VISA Gift Cards are versatile like gift certificates. Gift Cards can be used to make purchases at millions of places that accept VISA Debit Cards. Send a gift card to a family member in college or use gift cards for all of your gift giving occasions. See a Member Service Representative to purchase a VISA Gift Card.



CONGRATULATIONS!

Congratulations to Natalie Clement who won 2nd place in the 2007 Erie Chapter of Credit Unions James DeDad Scholarship. Check out the other winners on our web site at www.americofcu.com.

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

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

Oct 8 Closed Columbus Day
Nov 12 Closed Veterans Day
Nov 21 open. 8:30am - 6:00pm
Nov 22 Closed Thanksgiving
Nov 23 Closed Thanksgiving
Dec 24 Closed Christmas Eve
Dec 25 Closed Christmas Day
Jan 1, 2008 Closed New Years 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.