



To Your Credit



50th ANNIVERSARY SWEEPSTAKES

Celebrate with Americo Federal Credit Union as we commemorate 50 years of commitment and dedication to serving our members. As we celebrate 50 years of continued service, we invite you to be a part of our 50th Anniversary Sweepstakes*!



Earn tickets to our sweepstakes drawing during the month of April 2009. We're giving away: 2 GPS Navigation Systems, 2 iPods, 2 Digital cameras, Visa Gift Cards, and more, plus our **Grand Prize drawing of \$500 cash.**

Earning your sweepstakes ticket is easy!

- Obtain a new loan or MasterCard Credit Card.
- Refer a new member to join Americo FCU
- Sign up for new service
New account (Savings, Checking, Club, IRA, Money Market, Share Certificate.)
Debit Card, Internet Banking, Bill Pay



**Winners will be selected on May 4, 2009 from sweepstake entries received between April 1 and April 30, 2009. New accounts subject to approval. For official sweepstake rules, stop by the credit union.*

PERSONAL LOAN SPECIAL

EXTENDED
through April 30, 2009

8.99% APR* 60 months

You may borrow up to \$10,000 with a co-maker.

*Annual Percentage Rate. All loans rates subject to change without notice. All loans subject to credit approval. Maximum term 60 months. Estimated monthly payments on \$1,000 borrowed at 8.99% for 60 months is \$20.76.

AUTO LOAN SPECIAL

Looking for a new vehicle?

Now's the time to buy.

April 15, 2009 ~ May 31, 2009

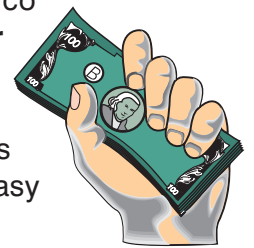


Rate	Term
4.74% APR*	60 months (New & Used)
5.24% APR*	72 months (New & Used, over \$15,000)
6.49% APR*	84 months (New only, over \$15,000)

*Annual Percentage Rate. All loans rates subject to change without notice. All loans subject to credit approval. Estimated monthly payment on \$10,000 borrowed at 4.74% for 60 months is \$187.56, 5.24% for 72 months is \$162.20, 6.49% for 84 months is \$148.49.

NEED MONEY FOR COLLEGE?

When attending college night and financial aid seminars, you have a choice when it comes to applying for a student loan. Together with the Pennsylvania Higher Education Assistance Agency, we offer Stafford loans for students, and Federal Plus loans for parents of the student. When completing your application for educational loans, use Americo FCU as your lender. **Our Lender code is 828969.** Other education loan options are also available. Americo FCU makes financing a college education easy and convenient.



CUDL FINANCING

For easy and convenient auto buying, find a new or used vehicle at any participating CUDL dealership, tell the dealer you want your financing with Americo FCU. If approved, the dealer takes care of the paperwork - no separate trip to the credit union to apply for a loan is required. Your loan can be approved within minutes - right at the dealership!

CUDL = Credit Union Direct Lending

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 2009 are eligible to apply. Scholarships are available to all majors.

Scholarship applications are available online at www.americofcu.com/studentcenter or at the credit union office.



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 get your tickets for our Annual Meeting to be held on Friday, April 17, 2009 at the Erie Yacht Club (foot of Virginia Avenue). The cash bar will open at 6:30 pm followed by a sit down dinner at 7:00 pm. Dinner is \$20.00 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 10, 2009.**

PLEASE NOTE: The union office will close at 5:00 pm on FRIDAY, APRIL 17, 2009 so our employees can attend the Annual Dinner/Meeting.

MORTGAGE FORECLOSURE SCAMS

With the economy crisis on the rise, so are fraud scams. Solicitors of mortgage foreclosure schemes reach out to potential victims by a variety of means such as using the telephone and going door-to-door. Although there are many legitimate agencies and financial institutions that offer help, know who you're dealing with. Work only with a non-profit HUD-approved counselor. Housing counselors and other resources are available at no or low cost to assist homeowners who have fallen behind on their mortgage payments. For a list of certificated counselors visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 877-HUD-1515 (877-438-1515). If you are approached by foreclosure counselors, make sure the counseling agency is HUD-approved before you do business with them. For more information on mortgage and other consumer topics, visit www.federalreserve.gov/consumerinfo.

WALDAMEER TICKETS

Tickets for Waldameer in Erie, PA, will soon be available at the credit union for \$18.00 per Combo Pass (regular retail price is \$22.95). Two great parks at on low price, the Combo Pass includes Waldameer, a Family Amusement Park and Water World, a Water Park enjoyed by all ages. The Combo Pass is honored any operational day in the 2009 season. Visit their website at www.waldameer.com for dates and hours of park operations.

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

..... 1-800-732--7906

MasterMoney Debit Card Lost/Stolen

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

MasterCard Credit Card Lost/Stolen

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

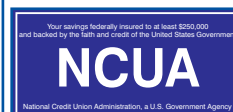
..... 1-727-570-4881

HOLIDAY HOURS & CLOSINGS

April 10 Good Friday Closing @ 1pm

April 17 Annual Meeting Closing @ 5pm

May 25. Memorial Day Closed



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