



## FIRST MORTGAGE LOANS

Take advantage of our low 1st Mortgage Rate

- **Refinance** your present mortgage from another financial institution
- **Purchase** a new home
- **New construction**

**August 1, 2007 through August 31, 2007**

**5.99% APR\***



\*Annual Percentage Rate. This offer available on loans originated between 8/1/07 through 8/31/07. Maximum loan amount is \$200,000, maximum repayment term 15 years, financing up to 80% of appraisal. Monthly payment on \$1,000 borrowed at 5.99% for 180 months is \$8.44. All lending policies apply. All mortgage loans limited to properties located in Erie and Crawford counties in PA only.

## 2<sup>ND</sup> MORTGAGE / HOME EQUITY SPECIAL

Whether you're looking for a new car, going on vacation, or want to make home improvements, why not take advantage of the equity in your home with a 2nd Mortgage Loan or a Home Equity Loan.

**June 1, 2007 through August 31, 2007**

- Receive a \$25 VISA Gift Card
- Application fees waived during loan special
- Up to 90% financing available
- Minimum loan amount \$5,000

**2nd Mortgage Loan** fixed rate, closed-end loan

90% equity	term
5.75% apr*	0 - 60 months
6.75% apr*	61 - 84 months
7.50% apr*	85 - 144 months
7.75% apr*	145 - 180 months



**Home Equity Loan** variable rate\*\* open-end loan

80% equity	90% equity
8.25% apr*	9.25% apr* up to 10 yrs

\*Annual Percentage Rate. This offer available on loans originated between 6/1/07 through 8/31/07. Monthly payment on \$1,000 borrowed at 5.75% for 60 months is \$19.23, 6.75% for 84 months is \$14.98, 7.50% for 144 months is \$10.56, 7.75% for 180 months is \$9.42, 8.25% for 120 months is \$9.42, 9.25% for 120 month is \$10.12.

## MEMBER APPRECIATION DAYS

**September 1 through September 30, 2007**

### • Open a new member account

We'll match the first \$5.00 you deposit to open a savings account with us (one account per member).

### • Open up an Americo FCU MasterCard Credit Card

We'll give you the first \$25.00\*\*\*\*, it's our gift to you. Enjoy the convenience of having a credit card when you need it. An Americo FCU Credit Card offers a fixed interest rate for all purchases and cash advances, no annual fee, no hidden fees.

\*\*\*Limit of one \$25 credit per member and applies only to the new Americo FCU MasterCards opened within promotional period. We will apply the \$25.00 credit towards your first purchase, it cannot be redeemed for cash. Credit balance must be used within 90 days of card issuance.

### • Apply for a new loan

Receive a .25% apr\* rate reduction off our advertised loan rate

\*Loan rate reduction does not apply to MasterCard, Mortgage, Home Equity and Overdraft Protection Loans. **Loans are new money only.**

### • Open a checking account with us and apply for a new loan

Receive a .50% apr\* rate reduction off our advertised loan rate

\*Loan rate reduction does not apply to MasterCard, Mortgage, Home Equity and Overdraft Protection Loans. **Loans are new money only.**

## AND REMEMBER

**Once you join our credit union, you can remain a member for life, regardless of where you live or work.** With multiple ways to access and manage your account from home or wherever life takes you . . . Americo FCU is always there when you need us!

This offer is valid on *new* member savings accounts, new checking accounts and new loans originated between 9/1/07 and 9/30/07. Savings accounts must remain open for 30 days with a minimum par value of \$5.00. The USA Patriot Act requires verification of identity. Member must bring in 2 valid forms of ID (one must be photo ID). All checking accounts and loans are subject to credit approval.



## DO WE HAVE YOUR NUMBER?

It is important that you keep us informed of your correct phone number and address at all times. Address changes received from the post office do not update your phone number. When changing your address or phone number, please send us a letter with your signature authorizing us to update your records.

To protect your account, your debit card, credit card, audio response and telephone teller transactions are monitored for potentially fraudulent activity such as a sudden change in locale or a sudden string of costly purchases. If we suspect fraudulent activity, we will call you to validate the legitimacy of your transactions. However, our call is only to ask you to verify recent transaction activity on your card. We will not ask for your card or account number, PIN number, password or any other personal identifying information. Our goal is to minimize your exposure to risk and the impact of any fraud.

If you have any questions, including the legitimacy of any phone calls concerning your Amerigo Federal Credit Union accounts, debit card and credit card, please call us at (814) 899-6608 or (814) 833-0433.



## DELUXE CHECK PACKAGING

Starting in late summer, personal checks will be mailed in all-new packaging. To meet changing postal service requirements, the traditional mailing carton is being replaced with a flatter, more streamlined package. This new package delivers the same quality and security that you expect - and inside the package, an easy-to-assemble flat box folds together to store checks.

## AND THE WINNERS ARE . . .

The following officers and board members were named at our Annual Dinner Meeting held on April 21, 2007.

Chairperson . . . . . Eric Marshall  
Vice-Chairperson . . . . . Bren Lindell  
Secretary . . . . . Mary Lou Simpson  
Treasurer . . . . . Thomas Laska  
Director . . . . . William Schubert  
Director . . . . . Ray Zimmerman  
Director . . . . . Mark Bowen  
Director . . . . . Eunice Dovey  
Director . . . . . Rose Kuhn

## WALDAMEER TICKETS

Tickets for Waldameer Amusement Park and Water World, in Erie, PA, are available at the credit union for \$15.00 per combo pass (save \$4.95 per pass). Tickets are good for any day that Waldameer is open during the 2007 season. Visit [waldameer.com](http://waldameer.com) for dates and hours of Park Operations.



## AMERIGO 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

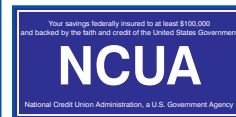
. . . . . 1-727-570-4881

### HOLIDAY HOURS & CLOSINGS

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

Sept 3 . . . . . Closed . . . . . Labor Day

Oct 8 . . . . . Closed . . . . . Columbus Day



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

### LOAN TERMS AND CONDITIONS

\*APR=Annual Percentage Rate. All lending policies apply. All loan rates subject to change without notice. Other rates and terms are available. \*\*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.