



To Your Credit



## PACK YOUR BAGS

Whether building castles in the sand or campfires in the mountains, get away and relax with an Americo FCU **Vacation Loan Special**

**July 15 through August 31, 2008**

**6.99% APR\* - 12-month term**



\*Annual Percentage Rate. Loan rates subject to change without notice. All lending policies apply. Estimated monthly payments on \$1,000 borrowed at 6.99% APR for 12 months is \$86.53.

### And don't leave home without your Americo FCU MasterCard!

It's the secure, convenient way to pay for everything, from souvenirs to sunglasses. Don't have an Americo FCU MasterCard? Apply today and enjoy one low rate for purchases and cash advances.

## BOARD OF DIRECTORS

The following officers and board members were named at our Annual Dinner Meeting held on April 18, 2008.

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

## WALDAMEER TICKETS

Tickets for Waldameer Amusement Park and Water World, in Erie, PA, are available at the credit union for the discount price of \$17.00 per combo pass (save \$4.95 per pass). Two great parks at one low price. Tickets are good for any day that Waldameer is open during the 2008 season. Visit their website at [waldameer.com](http://waldameer.com) or call (814) 838-3593 for dates and hours of Park Operations.



## THIS BEARS REPEATING

**Effective July 1, 2008, the new number to access the Audio Response System is 1-800-732-7906.**

You no longer need a Credit Union ID. This is a direct line to Americo FCU Audio Response system.



## REMINDER TO MEMBERS

For security purposes, tellers cannot give balances, make transfers, send a check, change an address, or order checks over the phone.

Audio Response and Internet Banking provide convenient access to your member account information and account transactions. Audio Response allows you to access your account from any touch-tone phone. Internet Banking provides access to your member account information using the Internet. Both are convenient, secure and FREE!

If you are not already signed up for Audio Response or Internet Banking, applications are available on-line or at the credit union.

## READ THE FINE PRINT

**BEFORE** you borrow, be sure to read the fine print and compare loan rates & loan terms. Many loan ads *look* great, but if the financial institution is a risk based lender, the loan rate is based on the borrower's credit profile (credit history) and credit scoring (credit report). Risk based lending allows the Financial Institution to charge different customers different loan rates. Not everyone gets the lowest rate advertised. Only the highest credit scores qualify for the low rate. If your credit score is less than perfect, you may not receive the stated ad rate.

Americo Federal Credit Union does not base our loan rates on credit scoring. If you are approved for a loan, the rate is the same for all of our members, as long as they qualify for the loan.

So read the fine print, and compare your qualified rate with our rate.

# MORTGAGE LOANS

A Second Mortgage or Home Equity Loan from Americo FCU can give you the extra funds you need to make your dreams a reality. Use the equity in your home for home improvements, a new car, vacation or to consolidate debt.

Now is a great time to put these funds to use with our low mortgage rates.

June 1 through August 31, 2008  
Application fees waived during Loan Special

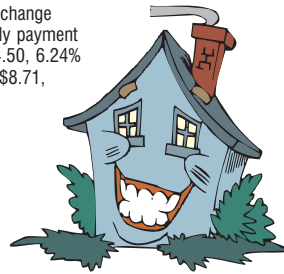
2nd Mortgage Loans (fixed rate, close-end loan)

<u>RATE (90% equity)</u>	<u>TERM</u>
5.24% APR*	60 months
5.75% APR*	84 months
6.24% APR*	144 months
6.49% APR*	180 months

Home Equity Loans (variable rate\*\*, open-end loan)

<u>RATE (80% equity)</u>	<u>RATE (90% equity)</u>
5.00% APR*	6.00% APR up to 10 years

June 1, 2008 \*Annual Percentage Rate. Mortgage loans limited to primary residence located in Erie and Crawford Counties in PA. All lending policies apply. All loan rates subject to change without notice. \*\*Rates based on Prime Rate and subject to change quarterly. Monthly payment on \$1,000 borrowed at 5.24% for 60 months is \$18.99, 5.75% for 84 months is \$14.50, 6.24% for 144 months is \$9.89, 6.49% for 180 months is \$8.71, 5.25% for 120 months is \$8.71, 5.25% for 120 months is \$10.74, 6.25% for 120 months is \$11.24. Contact the credit union for details.



It's easy to apply for an Americo FCU Loan. With *Online Lending*, you can apply for loans 24/7. Apply online at [www.americo.com](http://www.americo.com) or call a loan officer at (814) 899-6608 or (814) 833-0433.

# DON'T LEAVE HOME WITHOUT US!

Whether you're traveling on business or vacation we'll be there with you!

As an Americo FCU member, you can access your accounts at any Shared Service Center across the country, from New York to Florida and across to California!

The Credit Union Service Center is a "shared" facility cooperatively owned by participating credit unions. These credit unions work with credit unions in other states to link Service Centers in every region of the country.

Use these locations just like you would your own credit union branch. Make deposits, withdrawals, get money orders, traveler's checks and more!

For Credit Union Service Center Locations, visit [www.creditunion.net](http://www.creditunion.net)

# VISA GIFT CARD

VISA Gift Cards are the ideal choice for graduations, weddings, birthdays and all your gift-giving occasions. Visa Gift cards are flexible - recipients can buy what they want, when they want. Visa Gift Cards can be used everywhere Visa debit cards are accepted - that means millions of places to choose the perfect gift.

To purchase a Visa Gift card today, stop at either credit union office. Gift Cards are available in denominations ranging from \$10 to \$500 (\$2.50 per card fee).

## 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

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

MasterMoney Debit Card Lost/Stolen

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

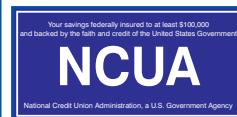
MasterCard Credit Card Lost/Stolen

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

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

### HOLIDAY HOURS & CLOSINGS

July 4 ..... Independence Day  
September 1 ..... Labor Day  
October 13 ..... Columbus 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.

