

2ND MORTGAGE LOAN SPECIAL

Are Home Improvements on your to-do list this summer? Get started with an Americo FCU **2nd Mortgage loan.**

NOW THROUGH AUGUST 31, 2009
Application fees waived during Loan Special

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

Rate 80% equity	Term
5.24% APR*	60 months
5.49% APR*	84 months
5.99% APR*	144 months
6.49% APR*	180 months

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

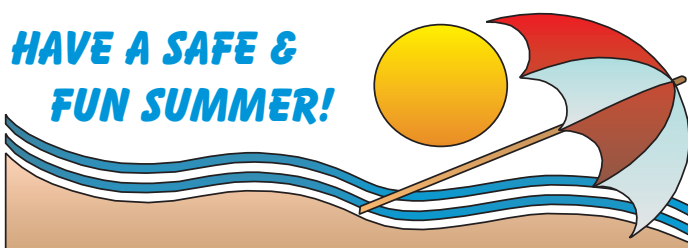
Rate 80% equity
3.25 % APR* up to 10 years

*Annual Percentage Rate. Minimum loan amount \$5,000. All loan rates subject to change without notice. All loans subject to credit approval. Mortgage loans limited to primary residences located in Erie and Crawford Counties in PA. **Home Equity loans are variable rate loans based on Prime Rate and are subject to change quarterly. The maximum Annual Percentage Rate that can apply is 18% or the maximum permitted by law, whichever is less. Other restrictions may apply. Estimated monthly payment on \$5,000 borrowed at 5.24% for 60 months is \$94.93, 5.49% for 84 months is \$71.85, 5.99% for 144 months is \$48.79, 6.49% for 180 months is \$43.55, 3.25% for 120 months is \$48.87. Contact the loan department for details.

WHY SHOULD YOU HAVE OUR DEBIT CARD?

- It combines the convenience and acceptance of cash. Your money is automatically deducted from your checking account.
- A safe and convenient alternative to cash and checks
- The speed of an ATM card.
- Accepted any place MasterCard is accepted: grocery stores, retail stores, restaurants.

If you don't have our Debit MasterCard, get one today. All you need is an Americo Checking Account. (Restrictions may apply)



SUMMER LOAN

Now through July 31, 2009
6.99% APR* 12 - month term

- Vacation
- Lawn & Garden
- Pool & Accessories



*Annual Percentage Rate. All loans 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 \$86.54.

INVEST IN AMERICA

The General Motors credit union special pricing program, offered through **Invest in America**, has been extended through December 31, 2009. Under the GM Credit Union Discount, all current and new credit union members can receive the GM Supplier Discount on any eligible new vehicle.

The Credit Union does NOT supply the discount authorization coupon codes. Members must log onto the website to retrieve the discount authorization coupon code. You can access this website by visiting www.lovemycreditunion.org. Once the user is on the Invest in America website, hover over the **save** top menu option. A dropdown menu will appear with supplier options. Select your desired supplier, General Motors and Chrysler. Follow each step as directed.



WALDAMEER TICKETS

Tickets for Waldameer Amusement Park and Water World, in Erie PA, are available at the credit union for the discount price of \$18.00 per combo pass (regular retail price is \$22.95). Two great parks at one low price. The Combo Pass is honored any operational day in the 2009 season. Visit their website at www.waldameer.com or call (814) 838-3593 for dates and hours of Park Operations.

ONLINE BANKING AND BILL PAY

If you're not an Online Banking and/or Bill Pay user, consider this. With Online Banking, account management is just a click away. You can:

- Check your account balances at any time
- View your account history
- Verify cleared checks and deposits
- Transfer funds and set up automatic transfers between your own accounts or make cross account transfers.
- Make loan payments to your own account

Online Bill Pay is available for only \$5.75 per month. The perks of online Bill Pay include:

- You don't have to use paper checks or stamps which saves you money
- Set up a recurring payment such as your car loan or make a one-time payment
- Schedule payments for future dates
- View payment history
- Know your bills are paid on time



RECEIVING SOCIAL SECURITY BENEFITS? GO DIRECT!

Why should you sign up for direct deposit? Here are three good reasons:

1. **It's safer.** Checks can get lost or stolen - but with direct deposit you get your money on time, every time. Direct deposit eliminates the risk of stolen checks and forged signatures which helps protect you from identity theft.
2. **It's easier.** You don't have to leave home to cash or deposit your check - your money is always in your account on payment day.
3. **It gives you more control.** Your money is there when you need it.

Sign up for Direct Deposit today. Simply use your member account number and the credit union's Routing and Transit number **243380833**.

MASTERCARD

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.

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

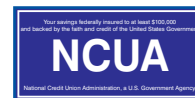
. 1-866-604-0381

. 1-727-570-4881

HOLIDAY HOURS & CLOSINGS

September 7 Labor Day Closed

October 12 Columbus Day Closed



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

ANNUAL MEETING RESULTS

Americo FCU held its 50th anniversary celebration at the Erie Yacht Club April 17, 2009. T. Fetsko from the PA Credit Union Association presented an anniversary clock and plaque to credit union officials. Re-elected were incumbents Tom Laska and Ray Zimmerman. Welcome to our newly-elected board member, Rick Killian. The following are officers and board members were named:

Eric Marshall Chairperson
Eunice Dovey Vice-Chairperson
Destiny Aldridge Secretary
Thomas Laska Treasurer
William Schubert Director
Ray Zimmerman Director
Bren Lindell Director
Rose Kuhn Director
Richard Killian Director