



HOT! HOT! HOT!

Americo FCU has turned up the heat with our
Sizzlin' Summer Sale.
Great rates on Auto Loans and Personal Loans.

Auto Loans, as low as 3.99% APR* July 1 thru July 31, 2010

<u>New (APR*)</u>	<u>Used (APR*)</u>	<u>Term</u>
3.99%	4.49%	0-60 months
4.49%	4.99%	61-72 months
4.99%	N/A	73-84 months

Back-to-School Loan August 1 thru August 31, 2010

<u>Rate (APR*)</u>	<u>Term</u>
7.99%	60 months

*APR = Annual Percentage Rate. All lending policies apply. All loan rates subject to change without notice. Certain restrictions and conditions apply. The interest rate on a vehicle loan will be based on the age of vehicle and term of the loan. This offer applies to vehicles refinanced from another financial institution or when purchasing a vehicle. Estimated monthly payment on \$5,000 borrowed at 3.99% for 60 months is \$92.07, 4.49% for 60 months is \$93.21, 4.49% for 72 months is \$79.36, 4.99% for 72 months is \$80.52, 4.99% for 84 months is \$70.66. Estimated monthly payment on \$5,000 borrowed at 7.99% for 60 months is \$101.38. Call loan department for details.



MAKE YOUR NEXT HOME PROJECT EASY & AFFORDABLE

2nd MORTGAGE LOAN SPECIAL NOW THROUGH AUGUST 31, 2010

Application fees for Home Equity and 2nd Mortgage
Loans waived during this special.

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

<u>RATE (90% equity)</u>	<u>Term</u>
4.99% APR*	60 months
5.24% APR*	84 months
5.74% APR*	144 months
6.24% APR*	180 months

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

<u>Rate (80% equity)</u>	
3.25% APR*	up to 10 years

*Annual Percentage Rate. Minimum loan amount is \$5,000.00 new money. 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. Contact loan department for details. Estimated monthly payments on \$5,000.00 borrowed at 4.99% for 60 months is \$94.36, 5.24% for 84 months is \$71.26, 5.74% for 144 months is \$48.14, 6.24% for 180 months is \$42.87, 3.25% for 120 months is \$48.87.

ONLINE LENDING

With today's hectic schedule, do you know you can apply for a loan on our website anytime of the day or night, when it's convenient for you. And with the latest in security technology, you can be confident that your information is secure. To apply online, visit www.americofcu.com.

SHARE THE NEWS

Whether you have a savings account, checking account or a loan with us, why not share the news and tell your co-workers and family members everything you love about being a member of Americo FCU. Encourage them to join today, and take advantage of credit union membership.

RATE CHANGE

Effective July 1, 2010, the Canadian check processing fee will increase from \$5.00 to \$10.00, not including the exchange rate. For a complete list of fees, visit our website at www.americofcu.com.

ATTN: DEBIT CARD HOLDERS

Effective September 22, 2010, Americo FCU is changing our ATM/Debit Card Processor.

In our present program, the balance is updated only once a day. In the new program your balance will be updated more often and may result in reduced float time.

It is possible that new cards may be issued to debit card holders. We will update you with more details as they become available.

MISPLACE YOUR NEWSLETTER?

Newsletters are available online 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

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

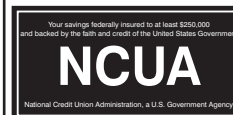
..... 1-727-570-4881

HOLIDAY HOURS & CLOSINGS

July 5 Independence Day Closed

Sept 6 Labor Day Closed

Oct 11 Columbus Day Closed



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

WALDAMEER

Amusement Park and Water World tickets are available at the credit union for the discount price of \$18.50 per combo pass (regular retail price is \$23.45). The Combo Pass is honored any operational day in the 2010 season. Visit their website at waldameer.com for dates and hours of Park Operations.