



To Your Credit



## STATEMENT AUDIT

The Supervisory Committee of Americo Federal Credit Union is conducting an audit of the September 2009 member statements and MasterCard statements. If the account balances are correct, no reply is necessary. If you do not agree with the account balances in regard to this statement, please contact:

Mary Cook, Chairperson  
 Supervisory Committee  
 2627 Woodlawn Ave. • Erie, PA 16510  
 Phone (814) 899-3255

**Please do not send deposits or payments to the above address.**

## HOLIDAY SKIP-A-PAY

Skip your December or January loan payment and use the extra money for holiday expenses. Our *Holiday Skip-A-Pay* application is included with this statement. A \$25.00 processing fee per each skipped loan is due with your application. Contact a Loan Officer for more details.

Applications are also available at either credit union office and on the web site at [www.americofcu.com](http://www.americofcu.com)

## HEADING SOUTH FOR THE WINTER?

If you will be away during the winter months and want your statements sent to an alternate address, you must notify us in writing. Simply stop by, mail or fax your information to us. Your statements will be sent to the alternate address upon receiving your notification.

Be sure to notify us when you return home and we'll change your records back to your permanent address.



## AUTO LOAN SPECIAL

Time to replace your old vehicle with something more reliable?  
 Take advantage of our auto special.



**October 15, 2009 - November 30, 2009**

| APR*       | Term                                  |
|------------|---------------------------------------|
| 4.74% APR* | 36 months (used, under \$10,000)      |
| 4.74% APR* | 48 months (used, under \$10,000)      |
| 4.74% APR* | 60 months (new & used, over \$10,000) |
| 5.24% APR* | 72 months (new & used, over \$15,000) |
| 6.49% APR* | 84 months (new only, over \$15,000)   |

\*\*Maximum term for loans under \$10,000  
 36 months for 2004 and older models  
 48 months for 2005 and newer models

Get pre-approved for your car loan before you shop. You will know how much car you qualify for before you even visit the dealer.

Apply online or stop in either credit union office today.

\*Annual Percentage Rate. All rates subject to change without notice. All loans subject to credit approval. Restrictions may apply. Call loan department for details. Estimated monthly payments on \$10,000 borrowed at 4.74% APR for 36 months is \$298.54, 4.74% APR for 48 months is \$229.12, 4.74% APR for 60 months is \$187.53, 5.24% for 72 months is \$162.17, 6.49% APR for 84 months is \$148.46.

## NEED EXTRA CASH FOR THE HOLIDAYS?



Whether you need help with your holiday purchases or a winter vacation, our *holiday loan* can make your plans more affordable.

**NOVEMBER 1, 2009 - DECEMBER 31, 2009**

| APR*       | Term      |
|------------|-----------|
| 7.25% APR* | 12 months |
| 7.75% APR* | 24 months |
| 8.25% APR* | 36 months |
| 8.75% APR* | 48 months |
| 8.99% APR* | 60 months |

Borrow up to personal or co-maker limit

\*Annual Percentage Rate. Loan rates subject to change without notice. All lending policies apply. Call loan department for details. Estimated monthly payments on \$1,000 borrowed at 7.25% APR for 12 months is \$86.64, 7.75% APR for 24 months is \$45.11, 8.25% APR for 36 months is \$31.45, 8.75% APR for 48 months is \$24.77, 8.99% for 60 months is \$20.76.

## CHRISTMAS CLUB - PLEASE NOTE CHANGE

Christmas Clubs were transferred to member's savings on **September 30, 2009** instead of October 31, 2009. We changed this transfer date to coincide with dividend payment to keep us compliant with the Truth-In-Savings regulation.

*What this means to you.* If you already have a Christmas Club, you will be five weeks short in your payment this year.

If you don't have a club account, you can start saving now for next year's holiday. Deposit as much or as little as you choose and avoid the stress of those holiday bills.

## VALUE . . . TRUST . . . SERVICE

A few of the many reasons credit unions are chosen by people seeking access to fair and affordable financial services. Credit Unions are a viable alternative to banking, making a difference in the lives of millions of members everyday.

Encourage your family to join. Your immediate family is eligible to join our credit union. Why not tell them how you benefit from having an account with us, and encourage them to join? They'll thank you for it.

As we reflect on the proud history of credit unions around the world, we invite you to join us for refreshments on **Thursday, October 15, 2009** and celebrate **International Credit Union Day** with us. It's *your money*, it's *your choice*, and we are *your Credit Union, where you belong!*

## AUTO BUYING MADE EASY!

Save time and money with CUDL AutoSmart Car Buying Service. Americo FCU can approve your auto loan while you are at the dealership - no need to come to the credit union at all . . . we will receive all the necessary documents from the dealer to fund your auto loan.

Local participating dealerships are:

Aleks Powersports  
Auto Express Isuzu  
Bianchi Motors, Inc.  
Bizzaro Used Cars  
Bob Ferrando Ford  
Champion Ford Sales, Inc.  
Champion Ford Edinboro  
Community Chevrolet / Meadville  
Corry Ford  
Cramer Motors, Inc.  
Cycle City of Erie - Motorcycle  
Dave Thornton North East Motors  
Ferraro Ford Inc.  
Hallman Chevrolet Inc  
Hallman Hyundai  
Harborcreek Resales  
Honda Cars of Meadville  
Humes Chrysler, Jeep, Dodge

Interstate Auto Sales - Mitsubishi  
Lake Side Auto Sales  
Lakeview Resale  
New Motors  
North Country Motors  
Off Road Express  
Porreco Nissan  
Precision Bike Works  
Rick Weaver Buick Pontiac GMC  
Road Runner Auto Sales  
Street Track N Trail  
Superior Toyota  
Supreme Motor Car Co.  
Team Lake Road Auto Sales  
Tom Masi Auto  
Walker Bros. Buick Chevrolet  
Weber Harris Ford / Meadville

## 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

October 12 . . . . . Columbus Day . . . . . Closed  
November 11 . . . . . Veteran's Day . . . . . Closed  
November 25 . . . . . Thanksgiving . . . Closing @ 6pm  
November 26 . . . . . Thanksgiving . . . . . Closed  
November 27 . . . . . Thanksgiving . . . . . Closed  
December 24 . . . . . Christmas Eve . . . . . Closed  
December 25 . . . . . Christmas Day . . . . . Closed  
December 31 . . . . . New Year's Eve . . Closing @ 1pm  
January 1, 2010 . . . . . New Year's Day . . . . . Closed



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

