



NEWS FLASH

www.acipcofcu.org

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2016

HOLIDAY CLOSINGS

Memorial Day
Monday, May 30, 2016

Independence Day
Monday, July 4, 2016

ACIPCO FCU SHARE RATES AS OF JUNE 30, 2015

Regular Shares .25%
Share Draft .25%
Easy Access .35%
IRA .50%

CD's		
3 mo.	.25	.25 APY
6 mo.	.50	.50 APY
12 mo.	.75	.75 APY
24 mo.	1.00	1.01 APY
36 mo.	1.25	1.26 APY

IRA CD		
24 mo.	1.00	1.01 APY
Minimum Dep \$25,000		

Rates subject to change without notice

HEALTHY HEARTS *for Harrell*



Heart Disease is the #1 killer in America. On August 9, 2015, a sudden heart attack claimed the life of ACIPCO Federal Credit Union's CEO, Mike Harrell, devastating staff, directors, and members. For this reason, we're partnering with the American Heart Association's "Life is Why" campaign in order to raise awareness of the dangers of Heart Disease and educate our members on the importance of being Heart Healthy.

Mike's wife Daphne Harrell, CEO of Heritage South Credit Union, and his son Heath Harrell, CEO of Guardian Credit Union, have also joined the cause. Each credit union has created a special account in Mike's name (Healthy Hearts for Harrell) to accept donations*. Together, our goal is to raise \$25,000 by June 1, 2016, with all proceeds to be donated to the American Heart Association in memory of Mike Harrell. We will also participate in the Birmingham Heart Walk on June 6, 2016, and invite everyone to join our team.

Heart Disease affects us all. Please help us as we promote the importance of healthy living and raise vital funds to fight this killer. Do it for your yourself, do it for your family, do it for Mike.

*All donations are tax deductible.

MESSAGE FROM THE MANAGER



Jo Alvis
CEO/Manager:

Mike Harrell is a tough act to follow. Since taking this position a few months ago, I've received many congratulations and words of encouragement and support from members. Truly I can't express how much that means to me. But if I had a dollar for every time I've heard "the way Mike did it" I'd be in early retirement now. Heck, I even catch myself saying it! I'll be the first to say Mike did an awesome job running this credit union. Luckily, in the 24 years we worked together he taught me a lot. More than either of us realized in fact. Issues we debated for years, I find myself seeing differently now that I'm on the other side of the desk.

Even so, some changes are inevitable. Times change, people change, and needs change. To survive, the Credit Union must adapt to those changes. Our goal is to provide our members the convenience of electronic services as well as traditional products, while maintaining excellent member service and a personal touch. To this end, I encourage you to share feedback on any areas you feel need attention, whether it be an existing product/service or one you'd like to see us add. Realistically, the Credit Union can't be all things to all people. But we'll get as close as possible.

2016 ANNUAL MEETING

The Annual membership meeting of the ACIPCO Federal Credit Union will be held **Sunday, January 17, 2016, at 2 p.m.** in the Y Building Second Floor.

We're Just A Phone Call Away!

Main Number:

(205) 328-4371

Fax Number:

(205) 251-1513

Toll Free:

(800) 511-1904

Pipeline:

(205) 715-2331

Lost or Stolen Debit Card:

(800) 264-5578

Debit Card Fraud:

(866) 987-1457

Lost or Stolen Visa:

(800) 808-7230

Staff Extensions:

(205) 397+ Extension

Loan Line: 1932

Loan Officers:

Shari Watson 1922

Paula Hale 1925

Sherry Hand 1926

Samantha Mari 1928

Collections:

Shari Watson: 1922

Loan Manager:

Valerie Garner 1921

Asst. Loan Manager

Tungye Harrison 1927

Operations Specialist:

Shannon McCoy 1924

Member Services:

Brandi Dupriest 1955

Lindsey Long 1956

Marie Glass 1934

Brittanie Curry 1923

CEO/Manager:

Jo Alvis 1950

CFO:

Alison Cooke 1940



CONGRATULATIONS!

Paula Hale was named the AFCU 2015 Employee of the Year. Paula is pictured with her daughter Jennifer Cline (right) who is very proud of her mother.

ANOTHER *Great* REBATE!

ACIPCO Federal CU's Board of directors voted to pay a 35% interest rebate/ dividend bonus for 2015. Members will receive a rebate of 35% of all interest paid to the Credit Union from Jan 1 -Sept 30, as well as a bonus dividend of 35% of dividends earned during that period. The Credit Union has been paying the rebate since 1993. Mike Harrell, former CEO, initiated the rebate program which has been proven to be one of his best decisions and one that our membership has appreciated year after year.

December 2015 will mark the 23rd consecutive year for the rebate and will bring the total to just over \$28 million returned to members.

HOW TO ACCESS YOUR ACIPCO FCU ACCOUNTS ONLINE AND ON THE PHONE



Homebanking: Available to view balances, make transfers, apply for loans, bill pay and other features. Access our website at www.acipcofcu.org

Mobile Banking: Download the mobile app for your Apple or Android smart phone. Call the credit union if you need assistance.

Pipeline: Call 205-715-2331 to access account information and make transfers 24-hours a day, 7 days a week

BECAUSE THE WAITER WON'T SPLIT THE BILL 7 WAYS...



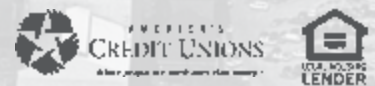
Introducing
POCKET 2 POCKET
Mobile transfers that put your money at your fingertips!

Try our new Pocket 2 Pocket service! Reimburse your friends instantly and securely, with our mobile money transfer service! Pocket 2 Pocket will allow you to transfer funds from your account at ACIPCO Federal Credit Union, using your debit card, to another individual at any other institution. Visit www.acipcofcu.org, click on **E-SERVICES** then **Mobile Banking** and look for the Pocket 2 Pocket link. Send funds through text message or e-mail by entering the recipient's phone number or e-mail address.

*A \$2.00 fee applies per transfer. Transfer amounts apply toward your daily debit card transaction limit. The timing of the recipient receiving the funds may be delayed, depending on their financial institution.



ACIPCO FEDERAL CREDIT UNION
P.O. Box 2727 • Birmingham, AL 35202
(205) 328-4371 • (800) 511-1904
Monday -Thursday, 8 a.m.-4:30 p.m. • Friday, 6 a.m.-4:30 p.m.
Drive-thru open until 5 p.m. on Friday
www.acipcofcu.org



Federally Insured
by NCUA