



# NEWS FLASH

[www.acipcofcu.org](http://www.acipcofcu.org)

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2021

## HOLIDAY CLOSINGS

### New Year's Day

Jan 1 - Closed

### Good Friday

Apr 2 - Closed

### Memorial Day

May 31 - Closed

### Independence Day

July 5 - Closed (Observed)

### Labor Day

Sept 6 - Closed

### Veteran's Day

Nov 11 - Closed

### Thanksgiving Day

Nov 25 - Closed

### Day after Thanksgiving

Nov 26 - Closed

### Christmas Eve

Dec 23 - Closed (Observed)

### Christmas Day

Dec 24 - Closed (Observed)

### New Year's Eve

Dec 31 - Open 8-12

## ACIPCO FCU SHARE RATES AS OF OCTOBER 31, 2020

Regular Shares .10%

Share Draft .05%

Easy Access .30%

IRA 0.55%

### CD's

6 mo. 0.25 0.25 APY

12 mo. 0.50 0.50 APY

24 mo. 0.75 0.75 APY

36 mo. 1.00 1.00 APY

### IRA CD

24 mo. 0.75 0.75 APY

Minimum Dep \$25,000

Rates subject to change without notice

## MESSAGE FROM THE MANAGER



I don't believe anyone will be sorry to see 2020 in the rearview mirror. What a strange, horrible year! Other than the terrorist attacks in 2001, I don't remember a year so turbulent and devastating. But the attacks of 9/11 brought Americans closer. This pandemic seems to have been hijacked by politicians to cause division in our country. Some people want to shut down the economy, stay at home, and let the government (our tax dollars) foot the bill. Others want to ignore the virus and hope for the best. In my opinion, both are recipes for disaster, but no one really knows; we're in uncharted territory.

Sadly, I don't think the end of this nightmare is coming soon. Even with the release of a COVID-19 vaccine, the damage the pandemic has caused will not be recovered from quickly or easily. And a new President brings even more uncertainty.

Despite all this insecurity, you can be assured that we're here for you. ACIPCO Federal Credit Union remains strong, sound, and ready to meet your needs. Unfortunately, with COVID-19 affecting our staffing, at times meeting those needs may not be quite as speedy as usual. We apologize for any inconvenience, but hope the 35% rebate will help make up for it.

**Jo Alvis, CEO/Manager**



## ANOTHER GREAT REBATE

ACIPCO Federal CU's Board of directors voted to pay a 35% interest rebate/bonus dividend for 2020. Members received 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.

This December, we paid out over \$1.9 million for 2020's interest rebate/bonus dividend. This marks the 28th consecutive year for the rebate and brought the total to just over \$38.8 million returned to members since the program's inception.

# 2021 ANNUAL MEETING

The Annual Membership Meeting of ACIPCO Federal Credit Union will be held January 24, 2021 at 2:00 pm at the credit union.

# 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:**

(888) 918-7729

**Debit Card Dispute:**

(866) 918-7729

**PIN Now CREDIT:**

(888) 886-0083

**PIN Now DEBIT:**

(866) 985-2273

**Lost or Stolen Visa:**

(800) 449-7728 (US)

(727) 299-2449 (International)

**Staff Extensions:**

(205) 397+ Extension

Loan Line: - 1932

**Loan Officers:**

Melissa Hurley - 1922

Paula Hale - 1925

Sherry Hand - 1926

**Chief Lending Officer:**

Valerie Jemison - 1921

**Asst. Loan Manager**

Tungye Harrison - 1927

**Asst. Operations Manager:**

Brandi Dupriest - 1955

**Collections:**

Marie Glass - 1928

**Loan Clerk:**

Alexandra Smith - 1941

**Member Services:**

Jayla Kennon - 1923

Kristy Jay - 1924

Whitley Self - 1934

Dee Dee Mullin - 1956

**Compliance Officer:**

Brett Carpenter - 1942

**CEO/Manager:**

Jo Alvis - 1950

**CFO/Assistant Manager:**

Alison Cooke - 1940

## EASE YOUR POST-HOLIDAY SHOCK

Transfer your high interest rate balance to an ACIPCO FCU Credit Card!  
Ask and ACIPCO FCU employee for details.



- Low 9.99% Fixed Annual Rate
- No Balance Transfer Fee
- No Annual Fee
- 25 Day Grace Period
- Unlimited Rewards



### E-Statements

**CONVENIENCE:**

Easily accessible from your mobile app/homebanking. Download and print your statements at your convenience. There is no need for file cabinets or other space to store them.

**SECURITY:**

If you sign up for e-statements, you eliminate the risk of your statement being lost or stolen in the mail.

**TIME:**

Statements are available much quicker online than you normally receive your mailed paper statements.

### ACH Transfers

Easily accessible from your Online/Mobile Banking.

Make electronic bill payments one time or set up as recurring.

Transfer funds from one financial institution to another.

Transfer funds to another person.

Free and more user-friendly than writing a check.

## WAYS TO ACCESS YOUR ACIPCO FCU ACCOUNTS ONLINE AND ON THE PHONE

**MOBILE BANKING:**

Download the mobile apps from your Apple or Android smart device.

**Now Available on the Mobile App:**

- View/Download your E-Statements directly from the app.
- Make a Mobile Check Deposit without ever coming to the Credit Union.

**ACIPCO HOME BANKING:**

Available to view balances, make transfers, apply for loans, bill pay and several other features. Access from our website at [www.acipcofcu.org](http://www.acipcofcu.org)

**PIPELINE:**

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



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Credit Union

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**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](http://www.acipcofcu.org)



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