



NEWS FLASH

www.acipcofcu.org

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2023

HOLIDAY CLOSINGS

New Year's Day

Jan 2 - Closed (Observed)

Martin Luther King Jr. Day

Jan 16 - Closed

President's Day

Feb 20 - Closed

Good Friday

Apr 7 - Drive Thru Only 8am-12pm

Memorial Day

May 29 - Closed

Independence Day

July 4 - Closed

Labor Day

Sept 4 - Closed

Thanksgiving

Nov 23 & 24 - Closed

Christmas Eve/Christmas

Dec 25 & 26 - Closed

ACIPCO FCU SHARE RATES

AS OF DECEMBER 1, 2022

Regular Shares .50%

Share Draft .10%

Easy Access 1.00%

IRA 1.25%

CD's

6 mo.	1.00	1.00 APY
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12 mo.	1.75	1.76 APY
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24 mo.	2.00	1.02 APY
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36 mo.	2.25	2.27 APY
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IRA CD

24 mo.	2.00	2.02 APY
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Minimum Dep \$25,000

Rates subject to change without notice

MESSAGE FROM THE MANAGER



As 2022 nears an end, I have to say I'm not a fan of this decade so far. Now that the pandemic seems to be under control, we're plagued with the highest inflation in 40 years. And despite the Federal Reserve dishing out rate hikes like ice cream at a birthday party, I'm afraid to look at my 401K balance.

I may be grumbling the loudest, but I know our members are also affected by these issues. With that in mind, the Credit Union has been diligent in doing our part to make life easier for our members. We strive to offer low loan rates as well as high dividend rates, keep fees at a minimum, and return the largest feasible annual rebate. We're here to serve you and hope you'll contact us if we can help with any financial needs you may have.

Thank you for supporting ACIPCO Federal Credit Union. You make our success possible.

Jo Alvis, CEO/Manager

Santa Came Early!

Christmas CD Special

For a limited time only, lock in a rate of 3.27% APY* with our 7-Month CD Special.

Minimum deposit \$10,000 - New Money Only

3.27% APY*

*APY=Annual Percentage Yield. ACIPCO FCU is federally insured by the NCUA. Certificate of deposit special must be opened with funds not currently on deposit with ACIPCO FCU within the previous 30 calendar days. Subject to membership eligibility. Rates, terms and conditions are subject to change without notice. Early withdrawals subject to penalty. Certificate renews automatically upon maturity at the then current rate. Certain restrictions may apply.

2023 ANNUAL MEETING

The Annual Membership Meeting of ACIPCO Federal Credit Union will be held Sunday, January 22nd at 2pm in the ACIPCO Community Room 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

Sherry Hand - 1926

Alexandrea Smith - 1941

Chief Lending Officer:

Valerie Jemison - 1921

Asst. Loan Manager

Tungye Harrison - 1927

Asst. Operations Manager:

Brandi Dupriest - 1955

Collections:

Marie Glass - 1928

Loan Clerk:

Brandie Jenkins - 1925

Member Services:

Jayla Kennon - 1923

Kristy Jay - 1924

Jessica McDonald - 1956

CEO/Manager:

Jo Alvis - 1950

CFO/Assistant Manager:

Alison Cooke - 1940

Feeling the stress of high interest rates after all your holiday shopping?

Transfer your high rate credit card balances to your ACIPCO FCU Visa credit card!

Don't have an ACIPCO FCU Visa credit card? Apply online at www.acipcofcu.org.

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



Sign Up for Online and Mobile Banking Today!

Get 24/7 access to your accounts with Online and Mobile Banking

- GET PERSONALIZED BALANCE ALERTS
- VIEW CREDIT CARD TRANSACTIONS
- DEPOSIT CHECKS
- VIEW AND PRINT STATEMENTS
- TRANSFER FUNDS
- FREE ATM LOCATOR

Merry Christmas
AND HAPPY NEW YEAR

35%

ACIPCO FCU and its Board of Directors are proud to announce the Interest Rebate/Bonus Dividend for 2022!

THANK YOU TO OUR MEMBERS FOR ANOTHER SUCCESSFUL YEAR! WE ARE GREATFUL FOR YOU AND YOUR BUSINESS!

TAX SEASON TIPS

TUESDAY, APRIL 18TH

- ORGANIZE YOUR RECORDS
- GUARD YOUR PERSONAL INFORMATION
- BEWARE OF SCAMMERS POSING AS THE IRS
- VERIFY YOUR BANK ACCOUNT INFORMATION



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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



Federally Insured
by NCUA