



# NEWS FLASH

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

A Newsletter Publication of ACIPCO Federal Credit Union

Summer 2015

## HOLIDAY CLOSINGS

### Independence Day

Friday, July 3, 2015

### Labor Day

Monday, September 7, 2015

## 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

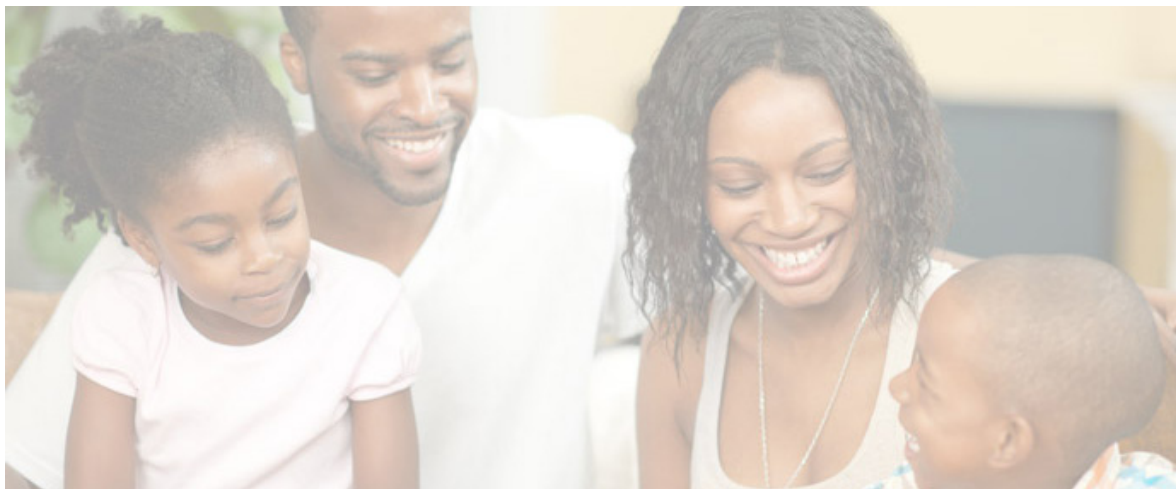
### IRA CD

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

Rates subject to change without notice

## FAMILY MEMBERS WELCOME



Yes, others in YOUR family are eligible for membership at ACIPCO Federal Credit Union now! Eligibility also extends to retired employees. Remember, "Once a Member always a Member."

ACIPCO Federal Credit Union belongs to our members and we offer many services, especially those making it easy and convenient to SAVE, or if need be, BORROW at favorable rates. Credit Unions are nonprofit cooperative organizations offering many of the same products and services as banks, but at much better rates. Each member

account is fully insured up to \$250,000 by NCUA (National Credit Union Association).

We are different. We put members before profit and services before self-interest, while maintaining the safety and soundness of our credit union.

Call us today and let's meet. Our warm welcome awaits any relative of yours who is interested in discovering the advantages a ACIPCO Federal Credit Union membership can provide.

## 10 BENEFITS OF ACIPCO FEDERAL CREDIT UNION

1. Credit unions typically pay higher yields on savings and certificates compared to commercial banks. Plus, accounts are federally insured.
2. Credit unions' loan rates are generally lower than those at commercial banks. Consider refinancing your bank loans and credit card balances at the credit union to save money.
3. Credit union service fees are often lower than fees charged for similar services at commercial banks.
4. Credit unions still make small unsecured loans. Many banks no longer make small personal loans.
5. Credit unions offer low-rate credit cards. Plus, you may qualify for a credit union credit card when a bank would not extend your credit. Transferring high-rate bank and store credit card balances to a credit union card could result in significant savings.
6. Credit unions have robust websites that allow you to obtain information and do your banking and bill payments online. Visit [www.acipcofcu.org](http://www.acipcofcu.org) for a complete list of services.
7. Credit unions belong to ATM networks that allow you to make FREE withdrawals from your account at thousands of locations nationwide.
8. Credit unions are member-based non-profit organizations. When you join, you become a member-owner and can participate in electing the Board of Directors. All members have an equal vote, no matter the amount of money in your account(s) or the number of services you use. Profits are returned to members in the form of attractive savings, rebates and loan rates. In contrast, banks focus on profits for their shareholders.
9. Credit union membership is a lifetime benefit. Once you become a member, you can remain a member even if you change jobs or move to another area of the country.
10. Your immediate family members are also eligible for credit union membership. Encourage them to join the credit union soon so they can enjoy the same benefits that you do.

## 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) 543-6308

**Staff Extensions:**

(205) 397+ Extension

**Loan Line:** 1932**Loan Officers:**

Shari Watson 1922

Paula Hale 1925

Sherry Hand 1926

**Collections:**

Shari Watson: 1922

**Loan Manager:**

Valerie Garner 1921

**Asst. Loan Manager**

Tungye Harrison 1927

**Operations:**

Shannon McCoy 1921

Brandi Dupriest 1955

IRA/ New Membership:

Lindsey Long 1956

**CEO/Manager:**

Mike Harrell 1960

**COO/Assistant Manager:**

Jo Alvis 1950

**CFO:**

Alison Cooke 1940

# Congratulations 2015 Graduates!

On Behalf of ACIPCO FCU Management and Staff

From AL.COM: *"10 men who bring out the best in Birmingham and inspire me every day: opinion"*  
By Edward T. Bowser / ebowser@al.com - on May 31, 2015

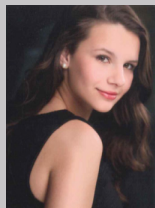
## Our legacy: Trey Hawkins, rising freshman at Howard University:



**Trey Rashad Hawkins**

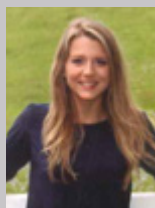
Woodlawn High School  
Son of Paul & Karen Hawkins, Nephew  
of Sylvester & Eric Hawkins, DIP

When I met Trey in 2013, I knew he was something special. He had incredible poise and wisdom beyond his teenage years. That's why I wasn't shocked when the Woodlawn-Magnet High Schooler was one of 1,000 students nationwide who beat out 57,000 applicants to become a Bill Gates Millennium Scholar. Trey was his class valedictorian, graduating with cumulative GPA of 4.5 and an honors GPA of 5.0. As he heads to Howard University this fall, Trey will carry the boundless potential that currently fuels Birmingham's revitalization. He's already proven how great he can be – new challenges will only make him stronger. Overcoming, achieving and excelling – that's manhood in a nutshell.



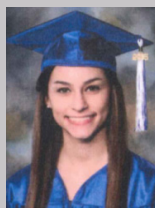
**Alexandra Leigh Cook**

Ranchview High School  
Granddaughter of Sylvia  
& Tommy Adams, Machine  
Shop Retiree



**Hannah Reeder**

Corner High School  
Daughter of Lisa & Robert  
Reeder, General Yards



**Holly Haynes**

Mortimer Jordan High  
School  
Daughter of Sonya & Greg  
Haynes, Industrial Relations



**Jimnise J. Williams**

Minor High School  
Daughter of Jimmy &  
Laurila Williams



**Justin Knight**

Chelsea High School  
Son of Jimmy & Michelle  
Knight



**La-Darius Harris**

Clay Chalkville High School  
Son of Shelia & Jimmy  
Harris, Machine Shop



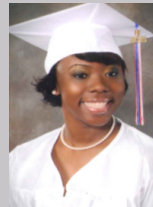
**Minnecia Cullen**

McAdory High School  
Daughter of Richard & Kelly  
Cullen



**Parrish Jackson**

Daughter of Tammy  
Jackson, Melting Dept



**Kiara Coleman**

Center Point High School  
Daughter of Trincess &  
Melvin Coleman, Electrical  
Retiree



**Janna Hayes**

Corner High School  
Granddaughter of Kathy &  
Sherman Rector,  
Retired Steel Foundry



### 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

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AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™



Federally Insured  
by NCUA