

www.acipcofcu.org

HOLIDAY CLOSINGS

Independence Day Monday, July 4, 2016

Labor Day Monday, September 5, 2016

Thanksgiving Day Thursday, November 24th

Day After Thanksgiving Drive-Thru Only, 8am-12pm Friday, November 25th

Christmas Monday, December 26th

New Year's Monday, January 2nd

ACIPCO FCU SHARE RATES AS OF JUNE 30, 2016

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 campaign raised over \$25,000.00 to benefit the American Heart Association



What started off as one of my many impossible ideas of "what if" or "could we possibly" as a team raise a significant amount of money to donate to the American Heart Association turned into a gift from God. What better way to Honor Mike Harrell and help fight Heart disease, which is the #1 leading cause of death in the United States.

Last September, Jo Alvis organized a Living Tree Tribute memorial in a space located next to drive thru in memory of CEO Mike Harrell. His wife, Daphne Harrell, CEO of Heritage South Credit Union and son Heath Harrell, CEO of Guardian Credit Union were present for this emotional ceremony. Afterwards, I asked them if they would like to partner with ACIPCO F.C.U. effort raise funds for AHA in Mike's memory. They said yes and were honored that we wanted to do this for Mike. We started planning in December 2015 with Katye Fuglaar, Heart Walk Director with American Heart Association.

Our goal was to raise \$25,000.00 by June 11, 2016 which was the Annual Heart Walk event at UPTOWN located at the BJCC. Each Credit Union (ACIPCO FCU, Heritage South Credit Union and Guardian Credit Union) organized fundraising events from January 2016 through June 2016 in an effort to reach our financial goal. With determination and hard work the team raised over \$25,000.00 for the American Heart

Association. Also, we placed 5th in the category for Top Company Contribution. Our t-shirt designed by a talented graphic artist at Print Resources won Best T-shirt Award for 2016.

I would like to thank Mike Harrell for being a great CEO and leader for ACIPCO Federal Credit Union for over 26 years and his wife Daphne and son Heath for their support this past year even though it was very emotional for them as well. Jo Alvis, current CEO for supporting this campaign with generosity from the beginning. Samantha Mari from start to finish was amazing with her organizational skills. Gina Self, Corporate America C.U., who was eager to raise a significant amount of money for this worthy cause.

Also, thanks to the following for their generous donations and support:

ACIPCO FCU Staff and Membership, Heritage South C.U. Staff and membership, Guardian C.U. Staff and membership, ACIPCO Wellness, ACIPCO Management and Employees, Corporate America Credit Union, Birmingham Chapter Credit Unions, Print Resources, Key Law Firm, The Konkle Group, Vining Sparks, Evan-Simpson and Associates, Limbaugh Toyota, FED Corp, Cooks Pest Control, Burnham Cabinetry and Dr. Mark Phillips .

In closing, Heart disease is the #1 leading cause of death in the United States, which means that we all need to do our part to maintain a healthy lifestyle. More information is available at *heart.org/gettinghealty*



Valerie Garner Loan Manager

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 2016 Graduates! On Behalf of ACIPCO FCU Management and Staff



Fairfield H.S.

Parents: Darryl and

Debbie Watts

Hueytown H.S.

Parents: Frank and

Lakisha McGrue

Taylor Chatman Shades Vallev H.S. Daughter of Kim Chatman



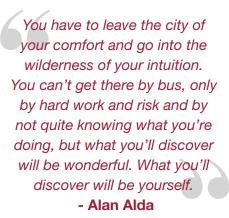
Keenan Blake **Files** Hueytown H.S. Parents: Ruben and Pamela Files



Kaci Rebecca Colvin Hayden H.S. Parents: David and Shellev Colvin

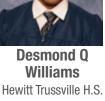


Korderrius D Bovd Fairfield H.S. Parents: LaKori and Melody Boyd



Frank McGrue Jr. Donovan Williams

Shades Valley H.S. Parents: Kim and **Rodnev Williams**



Son of Desmond L. Williams

DOING OUR PART TO PROTECT YOU

Phishing, pharming, skimming, hacking. These may sound like some new sporting activity, but in fact they're just trendy names for stealing your money. And it seems like a new scheme is constantly being discovered. Fortunately, technology is adapting to provide more secure transactions and hopefully improve the situation for credit card fraud. Yes, I'm talking about EMV "chip cards" and they'll be replacing AFCU VISA credit cards in August. Chip cards are no silver bullet against fraud, but they provide significantly more security beyond what is capable with the magnetic stripe on traditional cards. Unfortunately, chip cards' enhanced protection is only useful with card present, or in person, transactions so online transactions are unaffected. Still, it's a giant step forward in fraud prevention.

Sadly, credit card fraud is only one of many ways criminals can steal from you. AFCU takes your security seriously and we strive to protect you in every way possible. Recently, we began offering a

new service - Member Security Center, an ID theft protection service offering multi-layered protection including credit monitoring, Internet surveillance, lost wallet protection, and ID theft insurance. Member Security Center is comparable to LifeLock in every area except price. (We'll leave the stealing to the crooks.) With plans starting at \$1.95, Member Security Center can save you up to 80%. Protecting your identity can save you apprehension, anguish, and wasted time. You can't put a price on those.

Member Security Center can be purchased through a secure link from our website (www.acipcofcu.org)

> **Jo Alvis CEO/Manager**





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

