AFCU

NEWS FLASH

www.acipcofcu.org

A Newsletter Publication of ACIPCO Federal Credit Union

Summer 2026

HOLIDAY CLOSINGS

Independence Day
July 3 - Closed (observed)
Labor Day
Sept 7 - Closed
Veterans Day
Nov 11 - Closed
Thanksgiving
Nov 26 & 27 - Closed
Christmas Eve/Christmas
Dec 24 & 25 - Closed
New Year's Day
Jan 1 - Closed

ACIPCO FCU SHARE RATES

AS OF JUNE 30, 2026

Regular Shares .50%
Share Draft .10%
Easy Access 1.00%
IRA 1.25%

CD's

6 mo.	3.75	3.81 APY
12 mo.	2.25	2.27 APY
24 mo.	2.75	2.78 APY
36 mo.	3.00	3.04 APY

IRA CD

24 mo.	2.75	2.78 APY
36 mo.	3.00	3.04 APY

Minimum Dep $25,000

Rates subject to change without notice

ARE YOU TAKING ADVANTAGE OF ALL THAT ACIPCO FCU HAS TO OFFER?

- Account Alerts
- Financial Counseling
- Digital Pay
- Round Up Savings
- E-Statements
- Savvy Money
- AFCU MyCard App
- Travel Notifications
- Free Checking
- Card Rewards
- Push notifications

Contact us today to learn about any of these products and services!

MID-YEAR UPDATE

It's hard to believe we're already halfway through 2026! First and foremost, thank you to all of our members. We've had a fantastic start to the year, and it's all possible because of your continued loyalty and support.

We recently wrapped up another successful Annual Car Sale—thank you to everyone who participated! I'd also like to extend a special thanks to our staff for their hard work and dedication. We are truly fortunate to have such an outstanding team serving our members each day.

Over the past year, we've introduced several new features designed to enhance your banking experience. If you haven't explored them yet, we encourage you to take a look:

Plaid Integration allows you to securely connect your AFCU account to services like QuickBooks, Venmo, Cash App, and more—quickly and seamlessly. While you may not recognize the name "Plaid", many of you have utilized this integration to connect your account.

Push Notifications through our mobile app offer a more secure and convenient way to receive account alerts. You can easily update your existing alerts or create new ones to take advantage of this feature. Push notifications also enable us to keep you informed about promotions, events, and important updates such as weather-related closings.

SavvyMoney (the credit score widget in digital banking) continues to be a valuable tool for monitoring your credit, tracking changes, and setting goals to improve your financial standing.

We've received questions about differences in credit scores between SavvyMoney and what we use for loan applications, so we'd like to provide some clarity.

SavvyMoney uses **VantageScore 3.0**, which is the same model used by many free credit score services, such as Credit Karma. For loan evaluations, however, we use FICO Score 8. (Both models use data from TransUnion). While both scoring models consider similar factors—such as payment history, balances, and credit usage—they weigh these factors differently, which can result in varying scores.

There are also some key differences in how each model is calculated. Just a couple of those differences are:

Credit History Requirements: FICO requires at least six months of credit history to generate a score, while VantageScore can produce a score with as little as one month of activity.

Collection Accounts: FICO ignores collections under $100 but includes most others, including medical debts. VantageScore 3.0, on the other hand, ignores all paid collections and excludes medical collections entirely—even if they remain unpaid. This distinction can lead to noticeable differences in scores, particularly for individuals with medical debt on their credit reports.

In many cases, free credit score tools may show a higher score than what is used for lending decisions. However, these tools remain extremely valuable. They help you monitor your credit for potential fraud, understand what's affecting your score, and track your progress as you work to improve it.

If you ever have questions about your credit or would like guidance on improving your score, please don't hesitate to reach out. Our team is always happy to walk through the details with you and explore ways to improve your credit standing, resulting in better loan rates to save more of your hard-earned money.

Thank you again for being a valued member—we look forward to continuing to serve you in the second half of 2026!

Alison Cooke

Alison Cooke,
Manager/CEO

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

Receptionist: - 1923

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 Abney - 1955

Collections:
Marie Glass - 1928

Loan Clerk:
Brandie Jenkins - 1925

Member Services:
Brittany Davis - 1923
Kamree Thomason - 1935
Kristy Jay - 1924
Jessica McDonald - 1956
Jamie Oden - 1934

CEO/Manager:
Alison Cooke - 1940

CFO:
Amanda Brady - 1954

2026 Graduates' Gallery

"You're off to great places. Today is your day! Your mountain is waiting. So... Get on your way." - Dr. Seuss, "Oh, the Places You'll Go!"

Ayden P. Allred
Thompson High School
Son of Kevin and Holly Allred, AFC Sales

Kaylee Castleberry
Saint Clair County High School
Granddaughter of Ted and Bridget Johnson, Laboratories

Chloe Rocklyn Coffield
Hoover High School
Daughter of Angie Coffield, Wellness

Ethan Crook
Thompson High School
Son of Renee and Douglas Cayton, DIP

Katlyn Eanes
Hoover High School
Daughter of Ricky Eanes, Information Technology

Marissa Johnson
Leeds High School
Daughter of Brittany Hudson, Purchasing

Kason Bryant Lawhorn
Ardmore High School
Grandson of Ayla and Emory Hutchins, Electrical

Brynn McCullough
Northview High School
Daughter of Rebecca and Jeff McCullough, ADIP/ASWP Sales

John Pate
Evangel Christian School
Son of Leigha and Derek Pate, Information Technology

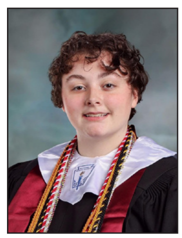
Sydney Rohrbaugh
Briarwood Christian High School
Daughter of Gina and Eric Rohrbaugh, AFC Sales

Ta'Nya Turner
Ramsay High School
Granddaughter of Barbara Turner, Training & Development

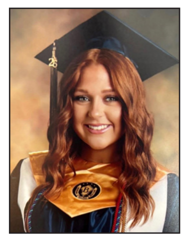
Kearstin Wilson
Locust Fork High School
Daughter of Brandon and Brooke Wilson, Occupational Health

Summer Lynn Murray
Jasper High School
Daughter of Lenwood Murray, Quality Assurance

Kaileigh Abney
UAB - Bachelor of Science in Criminal Justice
Daughter of Brandi Abney, ACIPCO Federal Credit Union Assistant Operations Manager



Kyrstin Jay
Oak Grove High School
Neice of Kristy and Mickey Jay, ACIPCO Federal Credit Union Member Services



Lena Jay
Dora High School
Neice of Kristy and Mickey Jay, ACIPCO Federal Credit Union Member Services

Nathan Jackson
Miles College Son of Shelton & Tungye Harrison, ACIPCO Federal Credit Union, Assistant Loan Manager

Congrats
GRADUATES
AMERICAN
CAST IRON PIPE COMPANY

FOLLOW US ON SOCIAL MEDIA

Like us on Facebook:	Follow us on Instagram:	Follow us on Twitter:	Follow us on LinkedIn:
ACIPCO Federal Credit Union	acipco_fcu	@ACIPCO_FCU	ACIPCO Federal Credit Union

AFCU ACIPCO FEDERAL CREDIT UNION
Moving Forward. Giving Back.

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