



A Newsletter Publication of ACIPCO Federal Credit Union

### HOLIDAY CLOSINGS

Memorial Day Monday, May 25, 2015

**Independence Day** Friday, July 3, 2015

### ACIPCO FCU SHARE RATES

AS OF JANUARY 1, 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

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

Rates subject to change without notice

### 2015 ANNUAL MEETING

The annual membership meeting of the ACIPCO Federal Credit Union will be held Sunday, January 25, 2015, at 2 p.m. in the "Y" Building Second Floor.

The nominating committee has submitted the following slate of officers to be voted on at the meeting: Board of Directors -Mike Harrell and Pervin Norris.

## CELEBRATING 50 YEARS OF EXCELLENCE

A Message from the Manager, Mike Harrell



Another year has come and gone, and with it a milestone; the Credit Union's 50th anniversary. Those who saw it only in its early years would scarcely recognize the Credit Union today. ACIPCO Federal Credit Union has grown into a sound, successful financial

institution, outperforming its peers in almost every area.

While Management and the Board of Directors likes to think we had a role in that success, we know it goes a lot deeper. Having a strong and supportive sponsor group that appreciates the Credit Union as a benefit to its employees is fundamental. ACIPCO hits that mark squarely.

But an even greater part of the success equation lies in the hands of the membership. ACIPCO Federal Credit Union truly belongs to you, the members, and you decide its fate more than you may realize. When you choose the Credit Union to finance your car or home or handle your checking account, or when you use one of our cost saving programs like e-statements, you're directly contributing to the success of the Credit Union. That member loyalty is what keeps the Credit Union strong through good times and bad. I can't thank our members enough for your support and urge you not only to continue, but invite your family members to join as well. We'll do everything we can to continue to earn your loyalty.

Have a safe and Happy New Year!

### WE DID IT AGAINIII

ACIPCO Federal CU's board of directors recently voted to pay a 35% interest rebate/ dividend bonus. Members will receive 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. Manager Mike Harrell instituted the rebate program in 1993, shortly after joining the ACIPCO FCU staff.

2014 will mark the 22nd consecutive year for the rebate and will bring the total to just over \$28 million returned to members.

The funds were deposited to members' share accounts Dec 11th.

## **KEEP US UP TO DATE**

Have You Updated Your Account Information? If you have recently moved or changed jobs, email addresses, phone numbers, renewed a new driver's license, or anything else we have on file to identify you, come by the credit union and verify your information with a representative today!

Your personal information is very important to keep current in case we need to verify your identity or contact you in the case of fraud or other suspicious activity on your account.

A current address is also important for receiving correspondence from the credit union like your statement or notices about your account. Even if you have eStatements for receiving this information, your updated address is still very important in case we need to contact you by mail.

Here is a list of information you should verify is correct on your account:

- Address · Phone Numbers · Email Addresses
- Current Employer and Occupation if you've recently become unemployed, this needs to be noted too.

#### NOTICE TO MEMBERS:

As a security measure, anyone entering ACIPCO property without a valid parking decal will be required to show picture ID or, if visiting the Credit Union, a CU issued ID card. Please see a representative at the Credit Union if you need a card.

## 2014 EMPLOYEES OF THE YEAR

We want to recognize Marie Glass (L) and Stefanie Alley (R) as our 2014 Employees of the Year. They are hard-working, cheerful, and dependable. Marie and Stefanie both have positive attitudes and serve as great examples to others. They are always eager to help, and the employees, as well as the members, love them both. We want to thank Marie and Stefanie for their commitment to outstanding member service and their spirit of excellence.



# **A LOOK BACK AT 2014** TI

#### JANUARY

We are Mobile - Launch of Mobile Banking



FEBRUARY Jo Alvis Fabulous at Fifty





MARCH Tungye Harrison & Valerie Garner, Celebrating 20 Years of Service



MAY ANNUAL CAR SALE! \$5 Million Dollars Month Highest Grossing in the Credit Union History



JUNE Gift cards to High School Graduates



#### AUGUST

Facebook Winner



#### SEPTEMBER

ACIPCO FCU Bowling Team Divas received a Trophy for the highest amount raised for Junior Achievement!!





**OCTOBER** 50 Gifts in 50 Days! ACIPCO FCU Day



### NOVEMBER

Mrs. Tungye Harrison at Hudson K-8 School College and Career Day



DECEMBER Circle of Love Adopt a Pet-Edgar (Brown Dog)





#### **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



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