



NEWS FLASH

www.acipcofcu.org

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2018

HOLIDAY CLOSINGS

Good Friday

Friday, March 30th
Drive-thru Only 8am-12pm

Memorial Day

Monday, May 28th

Independence Day

Wednesday, July 4th

ACIPCO FCU SHARE RATES

AS OF DECEMBER 31, 2017

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

2018 ANNUAL MEETING

The annual membership meeting will be held on January 21, 2018 at 2pm in the "Y" Building, 2nd Floor.



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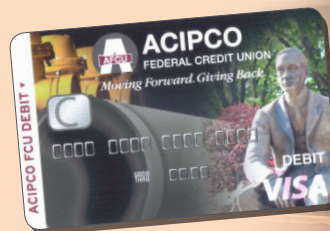
2017... ANOTHER GREAT REBATE!

ACIPCO Federal CU's Board of directors voted to pay a 35% interest rebate/dividend bonus for 2017. 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. The Credit Union has been paying the rebate since 1993. Mike Harrell, former CEO, initiated the rebate program which has proven to be one of his best decisions and one that our membership has appreciated year after year.

December 2017 will mark the 25th consecutive year for the rebate and will bring the total to just over \$33 million returned to members.

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*APR is Annual Percentage Rate. Subject to credit approval. Rates subject to change without notice. Contact ACIPCO Federal Credit Union for more details.

MESSAGE FROM THE MANAGER



Looking back on 2017, we have a lot to be thankful for. Being able to pay a 35% rebate again is probably top of the list, and I credit this success directly to our loyal members. Members who turn to the Credit Union when they need to borrow money and in turn, pay that money back. Lending money is how the Credit Union supports all other areas. Without the money we make on loans, we couldn't offer other services or pay dividends.

Unfortunately, not all our members are loyal. In 2017 alone, AFCU charged off \$344,000 in uncollectible debts. That's \$344,000 that could've been invested in improving services, updating equipment, or increased member rebates. We understand some situations can't be avoided. Sadly though, most of our

losses were due to members who chose to file bankruptcy without attempting to make alternate arrangements with the Credit Union.

If you find yourself in a financial hardship, please contact the Credit Union before the situation is out of control. We're willing to work with our members to the full extent possible to help them avoid bankruptcy. We also offer a full line of financial education products at no charge, to help you make decisions that can prevent financial burdens.

So, as we embark on another year, we hope you'll consider AFCU for all our financial needs. We're here to help make 2018 a happy and prosperous year for you. Thank you for your continued support.

Jo Alvis, CEO/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) 449-7728 (US)

(727) 299-2449 (International)

Staff Extensions:

(205) 397+ Extension

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

Shari Watson - 1922

Paula Hale - 1925

Sherry Hand - 1926

Collections:

Samantha Sanders - 1928

Loan Manager:

Valerie Garner - 1921

Asst. Loan Manager

Tungye Harrison - 1927

Loan Department Assistant

Samantha Sanders - 1928

Operations Specialist:

Brandi Dupriest - 1955

Member Services:

Receptionist - 1923

Lindsey Long - 1956

Marie Glass - 1934

Melissa Hurley - 1924

CEO/Manager:

Jo Alvis - 1950

CFO:

Alison Cooke - 1940

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- No Annual Fee
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ACIPCO FEDERAL CREDIT UNION
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(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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