



www.acipcofcu.org

HOLIDAY CLOSINGS

New Year's Day

Jan 1 - Closed

Martin Luther King Jr. Day

Jan 19 - Closed

President's Day

Feb 16 - Closed

Good Friday

Apr 3 - Closed

Memorial Day

May 25 - Closed

Independence Day

July 3 - Closed (observed)

ACIPCO FCU SHARE RATES AS OF DECEMBER 1, 2025

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

2026 ANNUAL MEETING REMINDER!

The Annual Membership Meeting of ACIPCO Federal Credit Union will be held January 25, 2026 at 2pm in the ACIPCO Community Room at the credit union.

NEWS FLASH

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2026

OUR BEST YEAR EVER

I love the timing of this newsletter each year because December is the most exciting time of year for our Credit Union. If you haven't heard about this year's rebate or seen the deposit, our largest ever 45% rebate totaled over **\$3.5 Million!** Since the rebate program was established in 1993 by then CEO, Mike Harrell, AFCU has returned over **\$50 Million** back to our members. Our success is due to the loyalty of our membership, the dedication of our employees and Board of Directors, and the support of an amazing sponsor company! We hope that all of our members enjoyed this extra bit of joy during this Christmas season!

As we celebrate these successes, we also want to ensure the safety of your account, especially at this time of year. We work hard to protect your money, but scammers are working just as hard to steal it. Even though we have made some positive changes this year to increase the security of accounts and cards, we need your help! It is imperative that members are diligent in protecting their information.

- If it's **too good to be true...** it is!
- Always use **trusted websites** for online shopping.
- **NEVER** give out your security codes to anyone.
- If you receive a security code **unexpectedly**, call cardholder or member services immediately.
- **NEVER** give anyone your online/mobile banking credentials... no matter what!
- Sign up to receive account notifications: transactions, balances, login alerts. etc.

In our fight against fraud, and to improve our members' experience, we added new features such as push notifications for our digital banking app, secure connection capability to safely connect your accounts between institutions, credit monitoring and goal setting within our app, along with many other behind-the-scenes improvements.

We have more exciting changes coming for 2026! While we will continue to make improvements and updates to keep your account secure, we are also bringing contactless (Tap to Pay) cards to our AFCU members. Stay tuned to our social media pages for more information on when you can expect to see this roll out!

As we enter a new year, we would love to hear from you about what you would like to see from AFCU. What services, products, and features are important to you from your main financial institution? We'd love your ideas; e-mail us at ask@acipcofcu.com.

Thank you again for allowing us to serve you and your families' financial needs, and we look forward to a happy and prosperous new year!



Alison Cooke
Alison Cooke,
Manager/CEO

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



- Account Alerts
- Financial Counseling
- Digital Pay
- Round Up Savings
- E-Statements
- AFCU MyCard App

- Push Notifications
- Travel Notifications
- Free Checking
- Card Rewards

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

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:

April Absher - 1923

Kamree Thomason - 1935

Kristy Jay - 1924

Jessica McDonald - 1956

Jamie Oden - 1934

CEO/Manager:

Alison Cooke - 1940

CFO:

Amanda Brady - 1954



Employee Anniversaries

Join us in congratulating **Kristy Jay** (left) on 5 years of service and **Alison Cooke** (right) on 15 years of service with ACIPCO Federal Credit Union. Thank you for the all of the contributions you have made in making the Credit Union successful.

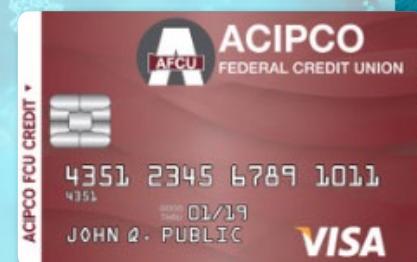
Feeling The Holiday Blues

Get your low interest credit card today!

9.99 *APR

- No Balance Transfer Fee!
- No Annual Fee
- Unlimited Rewards

*Annual Percentage Rate (APR). Subject to application and credit approval. Terms and conditions apply.



THE INTEREST REBATE/BONUS DIVIDEND IS CALCULATED ON THE INTEREST PAID AND DIVIDENDS EARNED FROM JANUARY 1, 2025 TO SEPTEMBER 30, 2025 ON ALL LOANS AND DEPOSIT ACCOUNTS, EXCEPT CREDIT CARDS. THESE WERE DEPOSITED INTO ALL SAVINGS ACCOUNTS ON DECEMBER 5TH!

BUNDLE UP
your high credit card balances and
SAVE INTEREST

Transfer \$2500 from your high interest balance to
your AFCU credit card during January and
earn 10,000 reward points!

Promotion only applies to existing cardholders. Ask a credit union employee for more details.

ACIPCO FCU is federally insured by the NCUA. Subject to membership eligibility. Rates, terms and conditions are subject to change without notice. Early withdrawals subject to penalty. Certificates renew automatically upon maturity at the then current rate. Certain restrictions may apply.



FOLLOW US ON SOCIAL MEDIA

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ACIPCO Federal
Credit Union

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acipco_fcu

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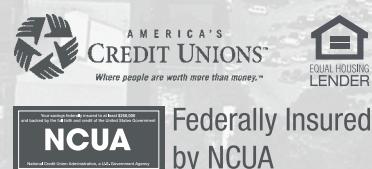
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ACIPCO Federal
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ACIPCO
FEDERAL CREDIT UNION
Moving Forward. Giving Back.

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
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Federally Insured
by NCUA