



NEWS FLASH

www.acipcofcu.org

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2025

HOLIDAY CLOSINGS

New Year's Day

Jan 1 - Closed

Martin Luther King Jr. Day

Jan 20 - Closed

President's Day

Feb 17 - Closed

Good Friday

Apr 18 - Closed

Memorial Day

May 26 - Closed

Independence Day

July 4 - Closed

ACIPCO FCU SHARE RATES AS OF DECEMBER 1, 2024

Regular Shares .50%

Share Draft .10%

Easy Access 1.00%

IRA 1.25%

CD's

| | | |
|-------|------|----------|
| 6 mo. | 1.00 | 1.00 APY |
|-------|------|----------|

| | | |
|--------|------|----------|
| 12 mo. | 2.00 | 2.02 APY |
|--------|------|----------|

| | | |
|--------|------|----------|
| 24 mo. | 2.50 | 2.53 APY |
|--------|------|----------|

| | | |
|--------|------|----------|
| 36 mo. | 3.00 | 3.04 APY |
|--------|------|----------|

IRA CD

| | | |
|--------|------|----------|
| 24 mo. | 2.50 | 2.53 APY |
|--------|------|----------|

Minimum Dep \$25,000

Rates subject to change without notice

LOOKING FORWARD

We had another great year at the Credit Union and another great rebate! Consistent with our motto "Moving Forward. Giving Back," we were able to pay a 35% interest rebate/bonus dividend totaling \$2,669,454! This is \$467,000 more than last year with an average payout of \$306 per member, and the largest dollar amount we've ever paid. I'm obviously a numbers person, so I apologize for putting you to sleep...but, what I'm trying to say is that we are proud of ACIPCO Federal Credit Union's legacy, and the ability to return our profits to our members!

This wouldn't be possible without you, the members, and we appreciate the opportunity to serve you with your financial needs. Our goals continue to include providing excellent member service, protecting the rebate, and also working to deliver modern technology so you can manage your money faster, easier, and safer. We are continually working with our vendors to improve your experience. We have made changes to digital banking to make it safer to use. We have also added Real Time Payments, giving you the ability to deposit instantly to your account from apps like Venmo, Cash App, Uber, etc. In addition, this year we added Digital Issuance for our VISA credit cards. This process enables you to use your credit card with your phone, eliminating the wait for a physical credit card to arrive in the mail. We intend to continue

making improvements in 2025 to make your experience with the Credit Union even better!

While we couldn't achieve our goals without our members, our employees are just as important. I want to thank each and every one of them for their service to our members this year. Their efforts do not go unnoticed. I especially want to take a moment to recognize our employees with milestone anniversaries. Congratulations to Brandie Jenkins, Loan Clerk, on her 5th anniversary with the Credit Union! A huge congratulations goes out to Valerie Jemison, Chief Lending Officer, and Tungye Harrison, Assistant Loan Manager, on 30 years of service to our members! Valerie and Tungye are in an elite group, as they are only the 2nd and 3rd Credit Union employees to achieve that tenure. Make sure to come by and congratulate them on that accomplishment!

As we say goodbye to 2024, I want to wish you, our members, a very Merry Christmas and a Happy New Year! We are looking forward to serving your financial needs in the new year!



Alison Cooke,
Manager/CEO

2025 ANNUAL MEETING

The Annual Membership Meeting of ACIPCO Federal Credit Union will be held January 26, 2025 at 2pm in the ACIPCO Community Room at the credit union.

Employee Anniversaries



Brandie Jenkins
5 Years



Tungye Harrison
30 Years



Valerie Jemison
30 Years

Join us in congratulating Brandie Jenkins on 5 years of service, Tungye Harrison on 30 years of service and Valerie Jemison on 30 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.

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 - 1935

Kristy Jay - 1924

Jessica McDonald - 1956

Jamie Oden - 1934

CEO/Manager:

Alison Cooke - 1940

CFO:

Amanda Brady - 1954

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.



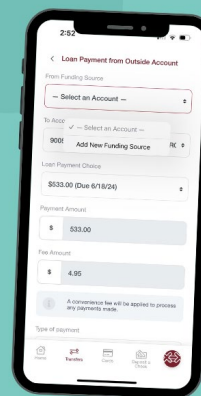
Our Gift to You

35%

Interest Rebate & Bonus Dividend



DIGITAL PAY



Pay your AFCU loan with a debit card or electronic transfer through Online Banking or the Mobile App!

Build your savings with AFCU!

Contact us today for current rates and certificate specials!

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.



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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



Federally Insured by NCUA