



NEWS FLASH

www.acipcofcu.org

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2017

HOLIDAY CLOSINGS

Memorial Day
Monday, May 29th

Independence Day
Tuesday, July 4th

ACIPCO FCU SHARE RATES AS OF DECEMBER 31, 2016

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
Minimum Dep \$25,000

Rates subject to change without notice

2017 ANNUAL MEETING

The annual membership meeting will be held on January 22, 2017 at 2pm in the "Y" Building, 2nd Floor.



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FACEBOOK!**

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facebook.com/acipcofcu

MESSAGE FROM THE MANAGER



Recently, we updated the Credit Union's logo and added the tagline Moving Forward, Giving Back. In business, if you aren't moving forward, you're going backward. ACIPCO Federal Credit Union (AFCU) invests a lot of time and effort in keeping our products and services current and relevant to all our members. With varying ages and lifestyles, that's an ambitious task.

As a rule, all credit unions give back through dividends and lower cost loans and services. But we don't stop there. AFCU takes giving back to an entirely different level. We keep our fees to a minimum, and our interest/dividend rebate program returns a higher percentage than any other credit union. That's something to be proud of.

But giving back isn't always about money. Our staff volunteers their time (and money) to many local charities, outreach programs, and student educational events. In a country that seems to be driven by greed, that's really something to be proud of! Just as important is the giving of our time to you, our member. Even though we have a small staff for a credit union our size, we strive to go the extra mile when serving our members.

During the past year, that goal became even more challenging as we experienced several staffing issues. My apologies to any who may have been affected. However, we're starting the new year with a full staff and renewed dedication to serving our members – to serving you!



My sincerest wishes go out to all our members for a peaceful, prosperous, and happy 2017.

Jo Alvis, CEO/Manager



Need the Perfect Gift?

Have shopping to do but don't know what to buy? We can help! ACIPCO offers VISA Gift Cards in amounts from \$10 to \$500 - so they can choose their own gift! Gift cards can be used anywhere VISA is accepted, so the shopping choices are unlimited. If you prefer gifting cash, we have holiday money envelopes available, as well.

Reporting Card Fraud

If you notice fraudulent activity on your account, use the information below to report it promptly.

Debit cards

If card has not been blocked, call **866-987-1457**

If your card has been blocked, call Fraud Watch at **866-842-5208**

To get a replacement debit card, call or come by the credit union.

Credit cards

To report a lost card call **(800) 808-7230**

To report fraud, call **855-616-9189**



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) 808-7230

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

Employees of the Year



Congratulations to our employees of the year! Samantha Sanders, Valerie Garner, Jo Alvis, Tungye Harrison, Paula Hale, Alison Cooke, Jessica Meigs, Sherry Hand, Shari Watson, Brandi Dupriest, Marie Glass and Lindsey Long. Great Job!

ANOTHER GREAT REBATE

ACIPCO Federal CU's Board of directors voted to pay a 35% interest rebate/dividend bonus for 2016. 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 been proven to be one of his best decisions and one that our membership has appreciated year after year.

December 2016 will mark the 24th consecutive year for the rebate and will bring the total to just over \$29.7 million returned to members.



STAY AHEAD OF DEBIT CARD FRAUD WITH TEXT ALERTS

The holiday season is a prime time for thieves looking to access your money. Take extra precautions against debit card fraud by signing up for text alerts through the ACIPCO mobile banking app - available for free in the Apple App store and Google Play store. After downloading the app, you can register right from your phone. Once in the app, you can customize text alerts to notify you of activity on your account that may be out of your ordinary. You can also sign up for daily balance texts to help monitor unauthorized activity on your account.

As always, follow these tips to reduce your risk of card fraud:

- Keep your PIN a secret. Don't write it down, don't share it
- Don't let your card out of your sight
- Always use gas pumps in plain sight of store attendants. Be aware of the card reader - if it feels loose it could have a skimmer installed on it.
- Avoid using ATMs at locations other than financial institutions (i.e. convenience stores, casinos)
- Review your account activity often for signs of fraudulent activity

The same tips apply for credit cards, as well. You can set up alerts in AccessPoint for your ACIPCO VISA credit card through home banking.

**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