



www.acipcofcu.org

NEWS FLASH

A Newsletter Publication of ACIPCO Federal Credit Union

Summer 2017

HOLIDAY CLOSINGS

Independence Day
Tuesday, July 4th

Labor Day
Monday, September 4th

Thanksgiving Day
Thursday, November 23rd

Day After Thanksgiving
Drive-Thru Only, 8am-12pm
Friday, November 24th

Christmas
Monday, December 25th
Tuesday, December 26th

New Year's
Monday, January 1st, 2018

ACIPCO FCU SHARE RATES

AS OF JUNE 30, 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
Minimum Dep \$25,000		

Rates subject to change without notice



FIND US ON FACEBOOK!

Like us on Facebook and stay up-to-date with everything ACIPCO FCU!
facebook.com/acipcofcu

2 Minutes Could = \$200!



Your feedback is very important to us. Please take a moment to complete our brief member survey. **By completing the survey, you'll be entered for a chance to win \$200!** Go to our website www.acipcofcu.org and click the banner. All answers are anonymous! Make sure to include your phone number so that we can call you if you are selected in the drawing! The survey will close at 11:59pm, Monday, July 31st!

LETTER FROM THE MANAGER

Sometimes we don't know what we don't know. That's what makes the survey we are conducting (see above) so important. Our goal is to provide our members with all the essential financial services and products while delivering the highest level of service. Only our members can determine if we are meeting that goal...or missing the mark. Either way, we need to know.

Based on feedback previously received, we have the following improvements already underway:

- Debit cards will soon receive the total makeover given to our credit card program last year. (See page 2 for more details.)
- We are currently negotiating an overhaul of our home banking and mobile banking products. The new mobile banking product will include remote deposit capture and touch ID access (fingerprint).
- To make car shopping easier for our members, we're adding AutoSMART, an online car buying service, to our website. It

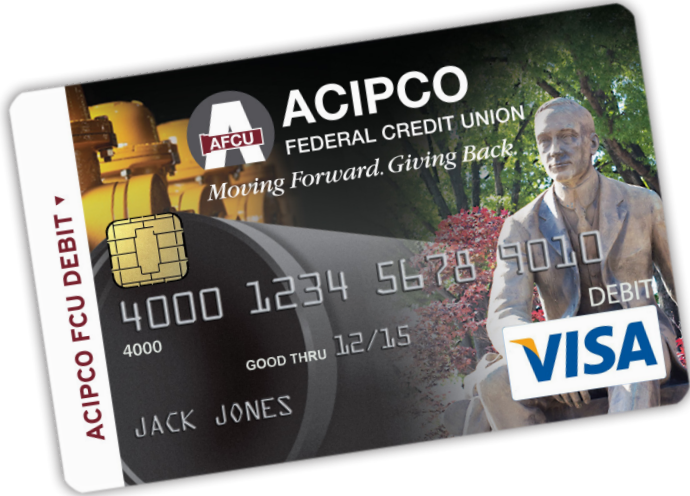
gives you the tools and resources to make an informed buying decision. AutoSMART aggregates more than 2 million vehicles in a single location, our website, through a network of over 13,000 participating auto dealers. This service is free to our members and we expect to have it available by September 15th.

We believe these changes will significantly enhance our members' credit union experience, but we also look forward to hearing your suggestions for further improvement. Thank you for your loyal support of ACIPCO Federal Credit Union.



Jo Alvis
CEO/Manager

Coming This Fall!



On September 20th, we will be converting to a new debit card processor (same processor as our credit). With this conversion, we hope to provide a better, more reliable debit card for our members! What does this mean for you? We do not anticipate any interruption to service on the conversion date; however, it is always a good idea to have 2 forms of payment at all times.

To assist with the conversion, please make sure all of your contact information is updated with the credit union. This is particularly important for the fraud department to contact you about suspicious transactions with your cards.

After the conversion, we will begin issuing cards with a new image, reflective of our commitment to the ACIPCO family, which will feature an EMV chip, representing our drive to move forward with better technology. The EMV chip provides an additional layer of security against fraud.

We will continue to offer instant issue cards, but we will also be adding rewards to the debit cards! These rewards will be the same as with our credit card, and can be combined if you have both a debit card and a credit card with ACIPCO FCU!

If you have any questions concerning our debit card conversion, please call a member service representative at (205) 328-4371.

PROTECT YOURSELF FROM MOST AUTOMOTIVE REPAIR COSTS

In addition to offering new, used, and refinanced auto loans, we also offer Extended Vehicle Service Contracts through Vision Warranty Corporation for your auto, truck, or van. Get peace of mind and protection against expensive, unexpected automotive repair costs when you purchase an Extended Vehicle Service Contract.

Buy an Extended Vehicle Service Contract for less than the cost at most dealerships and enjoy:

- Coverage of most major components in the event of a breakdown
- No-hassle Direct Payment: no reimbursement forms
- A one-time premium that may be financed along with your vehicle

Put the brakes on expensive car repairs. A factory warranty may not be enough. Most major repairs occur after the manufacturer's warranty expires. Consider adding an extended vehicle service contract to your loan. Coverage obtained through the ACIPCO FCU may save you money when compared to dealer plans.

Contact ACIPCO Federal Credit Union for more information on the Vision Warranty Program provided by Auto Exam.





We make your Back to School Shopping Rewarding!!

- Earn **DOUBLE** reward points on all purchases
- Earn **TRIPLE** reward points on any single purchase totaling \$1,000

Just use your ACIPCO FCU credit card when you shop during the entire month of August!



Now when you shop with the ACIPCO Federal Credit Union Visa credit card, your money works for you! You can earn unlimited Reward Points on all purchases. All you have to do is use your ACIPCO FCU credit card. It's that simple!

With the new updated CURewards website, it's so easy to turn those points into name-brand merchandise, airline tickets, car rentals, gift cards and even CASH! **The Rewards are endless!** To redeem your points, go to CURewards.com and register. From there you will find multiple options for redeeming your points. You even have the option to make a payment on your credit card with your points!

You can also redeem points when you're on the go with the CURewards App. The app is available for IOS and Android phones. Simply download the free app to view and redeem your points!

Travel Smarter... and Safer with our **Travel Money card!**

Our prepaid Travel Money card is a convenient alternative to traveler's checks and safer to use while traveling than a regular debit card! Cards are reloadable and can be used anywhere VISA is accepted.

- Accepted at over 20 million locations worldwide
- Can be used at ATM's to withdraw cash and with merchants as PIN based transactions
- Members can receive transaction information, change the PIN, check balances, and reload the card via www.cumoney.com or the CU Money app!
- Cards with an EMV chip are available for international travel

AFCU Travel Money cards are safer than traditional debit cards because they are prepaid and do not have access to the balance in your account. Any time you need additional funds, simply log on to CU Money's website or mobile app to transfer funds from your credit union account.

For more information about our Travel Money cards, call or come by the Credit Union and speak to a member service representative today!

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

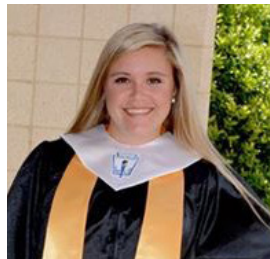
On Behalf of ACIPCO FCU Congratulations 2017 Graduates!



McKensi Burks

Cullman High School

Parents: Mr. & Mrs. Christopher Burks - Grandparents: James and Pamela Burks



Bailey Blackmon

Corner High School

Parents: Candace and Brian Blackmon



Bellamy Watson

Gardendale High School

Parents: Shari & Shawn Watson



Mackenzie McCall

Gardendale Christian Academy

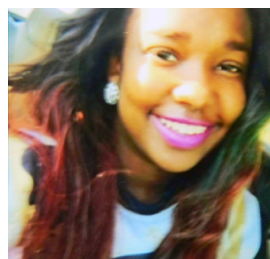
Parents: Mr. & Mrs. Lindsey McCall



Halie Minatee

Shades Valley High School

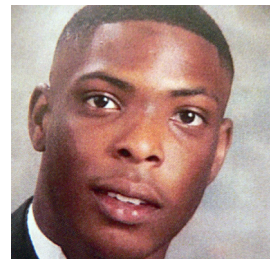
Parents: Solomon and Johndria Minatee



Emily L. Jemison

Minor High School

Parents: Lewis Jemison and Tammy Windham



Aneas McLin

Clay Chalkville High School

Parents: Renee and Larry McLin



Christian A. Stewart

Hewitt-Trussville High School

Parents: Rob and Stacey Stewart



Aratolliah "Koko"

Moorer

Lawson State Community College
Sister: LaWanda Morrer

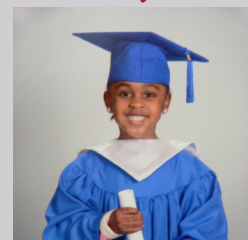


Brittany A. Fitts

UAB

Grandparents: Alex and Rosa Fitts Sr.

And a special congratulations to...



Katelyn Wallace

Little Angels Academy Atlanta GA
Grandparents: Vincent Hill and Valerie Garner



You have to leave the city of your comfort and go into the wilderness of your intuition. You can't get there by bus, only by hard work and risk and by not quite knowing what you're doing, but what you'll discover will be wonderful. What you'll discover will be yourself.



- Alan Alda



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

www.acipcofcu.org



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.



Federally Insured
by NCUA