

POWERLINES

A Publication by APCO Employees Credit Union | Powering financial lives. | October 2022 | Issue 179

LOOK WHAT'S INSIDE

- We've Got a Loan for That
- Holiday Spending Tips
- Stay Safe Online

We've Got a Loan for That!

Financing Made Easy for Cars, Homes, Toys, and Everyday Purchases

We understand the best loans are the ones that make your life better. Whatever your need – a new car, home mortgage, personal or recreational loan, or a credit card for everyday purchases – APCO Employees Credit Union has affordable options with streamlined service and knowledgeable lending officers ready to assist you.

Auto Loans

Shopping for your new set of wheels can be overwhelming, financing the vehicle shouldn't be. Whether you're buying a new car or one that's new to you, put yourself behind the wheel by getting pre-approved through your Credit Union. We offer convenient, friendly service and competitive rates, with financing up to 84 months on new car loans and up to 75 months on used car loans.

Already financed your car? We also offer refinancing on existing car loans to lock in a better rate and save you money each month.

To view rates and begin the process of applying, visit us online at www.apcocu.org/auto-loans-and-rates.

Recreational Loans

Toying around with the idea of a boat, recreational vehicle, motorcycle or all-terrain vehicle? We offer recreational loans all year long and are ready to help when you're ready to buy. Whatever your method of transportation, make sure you see us first. We're here to make sure you have every financial advantage.

Mortgage Loans

Whether you're building, buying or improving, your Credit Union has the mortgage loan that's right for you.

We offer:

Fixed and Adjustable-Rate Mortgages and Refinances

Adjustable-rate mortgages with terms to 30 years and fixed-rate mortgages with terms to 30 years, the choice is yours. We work each mortgage on a case-by-case basis, and we're ready to help find the right fit for you.

First-Time Mortgage Loans - Purchasing your first home is a huge milestone and we're committed to helping the next generation live the dream of home ownership. Loans are available at up to 95% of purchase price, with no PMI, and pre-approval within 48 hours of submission. Our experts are ready to guide you through the process at no cost or obligation.

Construction to Permanent Loans - One loan and one closing cover both the construction phase and the permanent financing. This streamlines the application process and can minimize closing fees.

Our online mortgage center gives you the power to research various mortgage products, search for rates, quotes, and apply for a loan 24 hours a day, 7 days a week. No matter what home ownership path you choose, we'll be with you every step of the way. Visit us online at www.apcocu.org/mortgage to learn more and apply today.

Home Equity Lines of Credit

A Home Equity Line of Credit (HELOC) is a great way to leverage the value of your home and ensure you have funds available for whatever you want, such as that new addition, debt consolidation, family vacations, and more!

If you have a home and have been making payments on your mortgage for years, then you may have built up a significant amount of equity. Like a credit card, a Home Equity Line of Credit allows you the flexibility to borrow what you need, as you need it, up until you reach your credit limit.

Limited Time Offer: Get a HELOC with an introductory rate as low as 1.99% APR*

Your Credit Union is offering an introductory rate as low as 1.99% APR HELOC for 6 months! Start those home renovations you've been planning or fund other life expenses, like:

- Weddings
- Medical Bills
- Education

Whether your first mortgage is with us or another lender, this special offer could still be a great fit for you! Visit us online for details and apply today!

*APR = Annual Percentage Rate. Offer is good on new Home Equity Line of Credit applications submitted 09/01/22 - 12/31/22. Terms and conditions apply. Visit www.apcocu.org/heloc for details.

Visa Rewards Card

Visa is the most accepted credit card worldwide, and your Credit Union offers credit card options that let you enjoy an easier way to pay, every day. Shop, dine and travel with confidence with the APCO Employees Credit Union Signature and Platinum Visa Credit Cards.

Benefits of using an APCO Visa include:

- No annual fee
- Earn 1.75% on every dollar you spend.
- uChoose Rewards allows you to redeem points toward cash, travel, events, gift cards and more.
- A 25-day grace period on all purchases

For details and to apply today, visit www.apcocu.org/visa-rewards-card.

Holiday Spending Tips

Is this your holiday season to stick to a budget? You can with holiday spending tips from your Credit Union. Here's how:

- 1. Start Planning Early and Know Your Limit** Pull out a specified amount of cash to buy gifts. Once the green is gone, you're done. If you're not comfortable with cash and carry, put the money on a pre-paid Visa Gift Card from your Credit Union to help you stick to your budget.
- 2. Rethink Your List** If you feel pressure because you buy presents for every niece, cousin and uncle, revamp your giving strategy. Consider setting up an exchange with family or friends so that each person buys one gift with a set dollar limit. Chances are that most recipients would be happy with a single, higher-priced present instead of several cheaper ones.
- 3. Utilize Coupon Codes and Price Comparisons** It's easy to jump at the first discount price you see, but quick online searches for coupon codes can score you additional savings. Sometimes the perfect gift isn't on sale at all. However, many stores offer price-match policies, so shop around and compare prices for the item you're set on buying for your loved one.
- 4. Make Homemade Gifts** While this may not knock out your entire list, photos for grandparents or sweet treats for your kids' teachers are a great way to save money while sharing memories and saying happy holidays!
- 5. Enjoy the Season** Most importantly, the holidays are all about enjoying friends and family. Staying focused on time with loved ones, and other joys of the season can help you keep stress in perspective.

Remember, if you're looking at your budget and think there is no way you'll be ready in time for the holidays, your Credit Union is here to help. From Holiday Loans to our Visa Rewards Credit Card, we have options to help make your season bright. We can also help you set up a Christmas Club Account to help you get ready for next year. Visit us online (www.apcocu.org/christmas-club) to start saving for Christmas 2023!

Traveling for the Holidays Pro-Tips

Be sure to let your Credit Union know when you plan to be out of town. We want to make sure access to your money remains seamless and safe!



Plus, find Surcharge-Free ATMs and Shared Branches Near Your Travel Destination

As a Credit Union member, you're provided access to your accounts through the CO-OP Shared Network. That means you have access to more than 30,000 surcharge-free ATMs and 5,600 shared branches throughout the country. To find the nearest ATM or Shared Branch:

- Text* a zip code to 91989 to find nearby ATM locations.
- Call 1-888-SITE-COOP (888-748-3266) to find a location by telephone.
- Download the CO-OP ATM App to your iPhone or Android phone.

*Standard message and data rates may apply



Welcome to the Family!

APCO Employees Credit Union is proud to partner with 250+ business partners and organizations to provide credit union services and membership to their employees and their families. We would like to welcome the following Select Employee Group to our Credit Union family:

Son's of Parrish

If you're interested in how your business can add Credit Union membership to its employee benefits package, give us a call at 205-226-6800 or visit www.apcocu.org/employer-benefit.

LOCATIONS

MAIN OFFICE

750 17th Street North
Birmingham, AL 35203
(205) 226-6800
1-800-249-APCO (2726)

Anniston

925 Quintard Avenue
(205) 813-7500

Chelsea

370 Chelsea Crossroads
(205) 678-8406

Clanton

1872 7th Street South
(205) 280-0366

Alabama Power

Corporate Headquarters
600 North 18th Street
Birmingham, AL 35203
(205) 257-1592

Dothan

2220 Montgomery Highway
(334) 793-7226

Energy Center

(Colonnade - Hoover)
3535 Colonnade Parkway
(205) 992-5030

Gardendale

949 Main Street
(205) 598-8300

Hoover

4725 Chace Circle
(205) 823-7403

Hueytown

2901 Allison-Bonnett Drive
(205) 257-3905

Jasper

706 20th Avenue East
(205) 221-4238

Jasper West

2501 Highway 78 W
(205) 878-4600

Mobile

150 St. Joseph Street
(251) 694-2383

Montgomery

244 Dexter Avenue
(334) 832-3822

Pelham

101 Huntley Parkway
(205) 664-7421

Tattersall

6400 Tattersall Park Drive
Hoover, AL 35242
(205) 547-9400

Trussville

151 Main Street
(205) 661-2715

Tuscaloosa

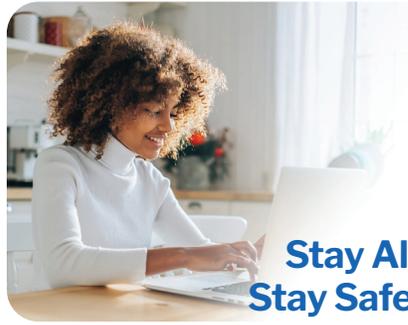
630 15th Street
(205) 345-6550

Tuscaloosa Queen City

915 Queen City Ave
(205) 722-7300

West Mobile

6396 Airport Blvd
(251) 434-5634



Stay Alert and Stay Safe Online

APCO Employees Credit Union is committed to the safety and confidentiality of your records, but others online may not be. Identity theft is one of the most vicious crimes out there. Here are some tips to help you protect yourself:

Learn to Spot Scams

Be cautious of anyone asking you to deposit an item into your account and immediately wire or send a portion of the funds elsewhere. The scammer usually requests you to send those funds via MoneyGram, Western Union or prepaid Visa Gift Cards, and deposit them into an account at another financial institution.

Bonus Tip: Always tell a Credit Union employee if you are concerned or unsure of a check that is being deposited into your account.

Examine Your Financial Statements

Review your financial statements monthly and check carefully for fraudulent activity. Report any suspicious charges immediately.

Bonus Tip: Sign up for alerts and limit your credit card activity to a specific geographical area. Shred all aged documents that contain sensitive information.

Choose Strong Passwords

Use different, strong passwords for each of your accounts and devices.

Bonus Tip: Stay away from numbers that mean something to you (birthdays, phone numbers, social security numbers, special dates, street addresses, etc.).

Protect Your Computer

Invest in a strong anti-spyware program to protect your hardware from hackers.

Bonus Tip: Encrypt your hard drive for an extra level of protection.

Be Wary of Suspicious Emails and Websites

Don't open suspicious-looking emails or click on links for unfamiliar sites. Only do business online with places you know.

Bonus Tip: If your inbox is flooded with promotional emails, unsubscribe from some of them. This will help you spot the truly bad apples.

Use Two-Factor Authentication

The extra log-in step will help ward off scammers and add another layer of security to your accounts.

Bonus Tip: Never elect to have a device "remember your password" for a site that involves payments of any kind.

Avoid Public Wi-Fi

Public Wi-Fi is a great hunting ground for thieves; steer clear if you can. At the very least, avoid all online banking or password logins while using public Wi-Fi.

Bonus Tip: Secure your own home Wi-Fi with a strong password.

FINANCIAL REPORT

	06/30/2022	06/30/2021
Assets	\$3,628,222,581	\$3,578,568,621
Savings	\$3,405,632,132	\$3,165,585,510
Loans	\$781,797,304	\$769,047,981
Members	72,521	71,986

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Board of Directors

Mark Wilkinson – Chairman
Greg Shipp – Vice Chairman
John Valekis – Treasurer
Celia Yates – Secretary
Allison Boone – Director
Billy Gober – Director
Wendell W. Pate – Director
Robert B. Roy – Director
Carlton Stephens – Director

Advisory Board

Constantine Sfakianos – Member

Director Emeritus

William M. Bass

Supervisory Committee

Greg Bass – Chairperson
Carissa Ledbetter – Member
Ann Wilkinson – Member

President / CEO

Derrick E. Ragland, Jr.

HOLIDAY CLOSINGS

Veterans Day, Friday, November 11, 2022
Thanksgiving, November 24-25, 2022
Christmas, December 23 & 26, 2022
New Years, January 2, 2023



Federally Insured by NCUA
Equal Housing Opportunity Lender



www.apcocu.org

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