

POWERLINES

A Publication by APCO Employees Credit Union | Powering financial lives. | October 2023 | Issue 183



Financing Made Easy

Competitive and Affordable Options for Cars, Homes, Toys, and Everyday Purchases



Financing Made Easy

Affordable Options 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 – 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, but 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. 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 www.apcocu.org/mortgage to learn more and apply today.

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.

Fixed-Rate 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. Whether your first mortgage is with us or another lender, a HELOC could still be a great fit for you!

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.

Personal Loans

Sometimes unexpected expenses come up, like a broken HVAC unit or an emergency car repair. Sometimes, the unexpected comes in the form of that vacation you've been dreaming of. Whether it's a surprise you're excited about or one you'd rather see delayed, there's no reason it should create a financial disaster in your personal budget. As a Credit Union member, you have access to personal loans and personal lines of credit at affordable rates and with flexible terms. Whether you have an immediate need or simply want a personal line of credit to handle whatever expenses come your way, our knowledgeable loan officers are ready to discuss your options.

Reward Yourself This Holiday Season

Whether you're shopping for the holidays or anything else, you can reward yourself with the APCO Visa® Rewards Credit Card.

The APCO Visa Rewards Credit Card features membership in uChoose Rewards® with no annual fee. uChoose Rewards allows you to earn 1.75% on every \$1.00 you spend, and then you decide how you want to be rewarded. Select from a variety of rewards:

- Statement credits
- Gift cards
- Merchandise
- Event tickets
- Use Rewards at checkout with PayPal at millions of online retailers

For added convenience, new APCO Visa Rewards Credit Cards can be picked up upon application approval at many branch locations.

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



Access your account 24/7 with your Credit Union's online banking platform and mobile banking app. Check account balances and transactions, make mobile deposits from your phone or tablet, instantly transfer funds between accounts, and apply for loans - all within our digital banking platform. Don't have the app yet? Scan the QR code with your digital device to download our app to get started today:



You also have access to your accounts at more than 30,000 surcharge-free ATMs and 5,600 shared branches throughout the country through the CO-OP Shared Network. To find the nearest ATM or Shared Branch:

- Text* a zip code to 91989 to find nearby 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.
- Visit www.apcocu.org/locations and click the CO-OP link at the bottom of the page

**Standard message and data rates may apply.*

Take Us With You Wherever You Go!

Whether you're traveling this holiday season or just on the go, take us with you! Your Credit Union provides you easy, convenient account access through our digital banking platform and the CO-OP Shared Network.

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



Tips To Keep Your Accounts Secure

APCO Employees Credit Union is committed to the safety and confidentiality of your records, but others may not be. If you are unsure about responding to a call, text or email you receive related to your account, hang up and call us toll free at 1-800-249-APCO for assistance. We're happy to check into it for you.

Review the tips below to help keep your accounts secure:

I'm Calling For...

If you receive a call or a text message about your account or card from an individual who says they represent APCO Employees Credit Union, and you are unsure about responding to it, hang up and call us at 1-800-249-APCO for assistance.

Check the Number

A text alert will always be from a 5-digit number and NOT a 10-digit number resembling a phone number.

Protect Your Pin

We will NEVER call, text or email asking for your PIN or the 3-digit security code on the back of your card.

Is Your ZIP...?

A phone call from our automated dialer will only include a request for your ZIP Code, and no other personal information, unless you confirm that a transaction is fraudulent. Only then will you be transferred to an agent who will ask questions to confirm your identity before going through your transactions.

Don't Click the Link

A text alert warning of suspicious activity on your Visa® card will NEVER include a link to be clicked. A valid notification will provide information about the suspect transaction and ask you to reply to the text message with answers such as 'yes', 'no', 'help', or 'stop'.

Review Your Account Regularly

It's a good habit to regularly monitor your account(s) online or in our mobile banking app for suspicious transactions. This is also a good first step if you are unsure about a call or text message you've received.

FINANCIAL REPORT

| | <u>06/30/2023*</u> | <u>06/30/2022</u> |
|----------------|--------------------|-------------------|
| Assets | \$3,547,968,493 | \$3,628,222,581 |
| Savings | \$3,350,912,685 | \$3,405,632,132 |
| Loans | \$905,383,084 | \$781,797,304 |
| Members | 88,288 | 72,521 |

**6/30/2023 Financial Report includes APCO Employees Credit Union and Powerco Credit Union totals.*

Stay connected!
Follow us on:



Board of Directors

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

Advisory Board

Chris D'Andrea – Member
Amy Giles – Member
Constantine Sfakianos – Member

Directors Emeritus

William M. Bass
Billy Gober

Supervisory Committee

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

Advisory Supervisory Committee

Erin Autrey – Member
Antyne James – Member

President / CEO

Derrick E. Ragland, Jr.

Holiday Closings

Veterans Day, Friday, November 10, 2023
Thanksgiving, November 23-24, 2023
Christmas, December 25-26, 2023
New Years, January 1, 2024



Federally Insured by NCUA
Equal Housing Opportunity Lender



**APCO EMPLOYEES
CREDIT UNION**

www.apcocu.org

93253-NL-1023