



# NEWS FLASH

[www.acipcofcu.org](http://www.acipcofcu.org)

A Newsletter Publication of ACIPCO Federal Credit Union

Winter 2024

## HOLIDAY CLOSINGS

### New Year's Day

Jan 1 - Closed

### Martin Luther King Jr. Day

Jan 15 - Closed

### President's Day

Feb 19 - Closed

### Good Friday

Mar 29 - Closed

### Memorial Day

May 27 - Closed

### Independence Day

July 4 - Closed

## ACIPCO FCU SHARE RATES AS OF DECEMBER 1, 2023

Regular Shares .50%

Share Draft .10%

Easy Access 1.50%

IRA 1.75%

### CD's

6 mo.	1.00	1.00 APY
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12 mo.	3.50	3.56 APY
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24 mo.	3.25	3.30 APY
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36 mo.	3.00	3.04 APY
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### IRA CD

24 mo.	3.25	3.30 APY
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Minimum Dep \$25,000

Rates subject to change without notice

## 2024 ANNUAL MEETING

The Annual Membership Meeting of ACIPCO Federal Credit Union will be held January 21, 2024 at 2pm in the ACIPCO Community Room at the credit union.

## LOOKING FORWARD

As 2023 is coming to an end, I feel like everyone is looking forward to what 2024 has in store. We have finally seen a pause in the rate hikes that have plagued our borrowers, but may have benefitted our savers. Inflation is still out of control, despite the rate hikes, but at least the increase in inflation has slowed down. It will be interesting to see what the "normal" for 2024 looks like!

Despite the craziness of this year, and the past few years, we are proud to continue serving our members. During this year, we rolled out an update to our mobile and online banking. While we know that change is inevitable, not many of us like it. However, we feel this has been a good change and has made the mobile app and online banking easier to use. With the update, we added a new remote deposit capture software, which has enabled members to see quicker approvals and deposits, overall. We were also excited to introduce a new online payment option within online and mobile banking this summer. Now, our members have the ability to make loan payments any time they log into their mobile app or online banking.

And the best news of the year...in October, the Board of Directors voted on another 35% Interest Rebate/Bonus Dividend...the 12th consecutive rebate over 30%! This year's rebate resulted in the highest ever paid by AFCU at just over \$2.2 Million, bringing our total paid to \$44.3 Million since the program was put into place by Mike Harrell in 1993!

This achievement could not have been accomplished if not for our employees. They work diligently each and every day to serve our members to the best of their abilities! It also wouldn't be possible without our members! Without the loyalty of our membership and the support from our Sponsor, American Cast Iron Pipe Company, AFCU would not be around or thriving the way we are!



From all of us at ACIPCO Federal Credit Union, we wish you all a safe, happy, and prosperous 2024!

**Alison Cooke,**  
CFO/Assistant Manager

*Feeling the stress of high interest rates after all your holiday shopping?*

*Transfer your high rate credit card balances to your ACIPCO FCU Visa credit card!*

Don't have an ACIPCO FCU Visa credit card? Apply online at [www.acipcofcu.org](http://www.acipcofcu.org).

**Low 9.99% Fixed Annual Rate • No Balance Transfer Fee  
No Annual Fee • 25 Day Grace Period • Unlimited Rewards**



# 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**Loan Officers:**

Melissa Hurley - 1922

Sherry Hand - 1926

Alexandrea Smith - 1941

**Chief Lending Officer:**

Valerie Jemison - 1921

**Asst. Loan Manager:**

Tungye Harrison - 1927

**Compliance Officer:**

Ken Dennis - 1942

**Controller:**

Chasiti Gray - 1954

**Asst. Operations Manager:**

Brandi Abney - 1955

**Collections:**

Marie Glass - 1928

**Loan Clerk:**

Brandie Jenkins - 1925

**Member Services:**

Jayla Kennon - 1923

Kristy Jay - 1924

Jessica McDonald - 1956

Jamie Oden - 1934

**CEO/Manager:**

Jo Alvis - 1950

**CFO/Assistant Manager:**

Alison Cooke - 1940



**Brandi Abney**

15 Years



**Marie Glass**

10 Years

## Employee Anniversaries

Join us in congratulating Brandi Abney on 15 years of service and Marie Glass on 10 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.



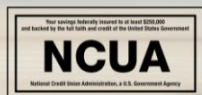
## PAYING TOO MUCH TO UNCLE SAM?



Consider opening or contributing to an IRA for last year's tax season. You have until April 15th to make a contribution!

## 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



### 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](http://www.acipcofcu.org)



Federally Insured by NCUA