

POWERLINES

A Publication by APCO Employees Credit Union | Powering financial lives. | October 2024 | Issue 187



Financing Made Easy
Competitive Loan Rates for Cars,
Homes, Toys, and Everyday Purchases



Financing Made Easy

Competitive Loan Rates to Meet Your Financing Needs

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 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, get 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 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. Similar to how you use a credit card, a HELOC 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.

See lender for further information concerning fees, rates, and terms of all loan products.



APCO Credit Union CEO Named LSCU Professional of the Year and Honored with Building Dedication

APCO Employees Credit Union’s President, and Chief Executive Officer, Derrick E. Ragland, Jr. was recently named Alabama Professional of the Year by the League of Southeastern Credit Unions. The LSCU Awards recognize credit union professionals for their impactful contributions to advance the credit union movement in their state and/or the nation, and Derrick was honored with the Professional of the Year Award at the 2024 Southeast Credit Union Conference & Expo in Orlando, Florida.

In addition to this award, the APCO Employees Credit Union Board of Directors recently honored Derrick and his contribution to our Credit Union by renaming the APCO Tattersall branch as the Derrick E. Ragland, Jr. Building. This dedication, decided and unanimously approved by the Board, recognizes Derrick’s career commitment to APCO Employees Credit Union and its Members. Greg Shipp, Chairman of the Board of Directors, stated, “Derrick’s leadership and dedication have brought significant and positive changes to the Credit Union and its Members throughout his tenure. He has shaped the Credit Union’s future and will continue to inspire success for years to come.”

Throughout his 42-year career with the Credit Union, Derrick has worked in lending, branch management, collections, facilities and operations. In 2015, he was appointed President and CEO, making him the 4th person to fill the role in the Credit Union’s 71-year history. Under his leadership, APCO Employees Credit Union has been named the 14th Most Efficient Credit Union in the

nation, received the Louise Herring Award for Philosophy in Action, and established a long-term pathway for charitable giving with the 501(c)(3) APCO Employees Credit Union Share the Care Foundation. Derrick holds the Certified Chief Executive designation from the Credit Union Executives Society®, serves on the Board of Directors for the Alabama Credit Union Administration, and is a Coalition of Credit Unions member.

“I am deeply honored to receive this award, and I am also truly humbled by the building dedication in my name,” said Ragland. “Throughout my 42 years with APCO, it has been a privilege to have the opportunity to positively impact our Members’ lives. APCO is a trusted friend to its Members, and partnering with them to reach their goals has been truly rewarding.”



Convenient Account Access

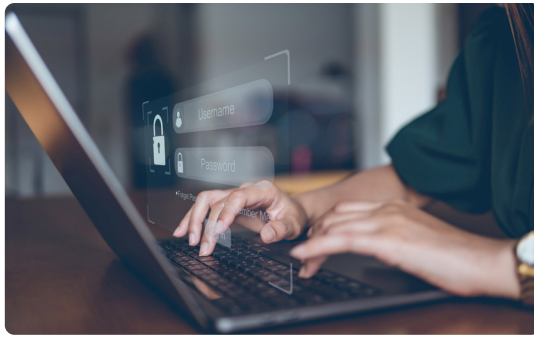
We are proud to serve our Members through 28 APCO Employees Credit Union locations in Alabama, Georgia and Mississippi. Find your nearest location at apcocu.org/locations or by scanning the QR code below:



Our Digital Banking platform, which includes both Online Banking and our Mobile Banking App, gives you all the tools you need, when and where you need them, all in one place. Find us in your preferred app store to enjoy convenient account access on the go, or scan the QR code below to register today:



Our dedicated Contact Center is available at 1-800-249-APCO (2726) Monday through Friday, 9am-6pm Eastern, 8am-5pm Central. Calls received outside of these hours will be answered by our after-hours team who can handle basic transaction, balance, and inquiry requests.



Keep Your Accounts Secure This Holiday Season

It's always important to stay alert and aware of potential scams, but the holiday season is a time when cybercriminals try to take advantage of consumers looking to snag the best deal. As you prepare for holiday shopping, review these tips to keep your accounts safe this season.

Stay Alert and Trust Your Gut

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.

Bonus Tip: We will NEVER ask you for your full card number, your card's expiration date, your card's security code, your PIN, or your online banking password.

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'.

Bonus Tip: If you think you've clicked on a compromised link or provided your information to scammers, call us immediately so we can take additional steps to protect your funds.

Use Safer Methods for Purchases

Consider using your digital wallet - Apple Pay, Samsung Pay, or Google Pay - instead of your physical card or typing in your card number. Digital wallets are more secure than physical cards because payments are heavily encrypted. Use your digital wallet when you shop in-person or online this holiday season. Learn more about digital wallets on our blog.

Bonus Tip: Add your APCO Visa® Rewards Credit Card and your APCO Visa® Debit Card to your digital wallet so you're ready when it's time to pay.

Turn on Multi-factor Authentication

Multi-factor Authentication (MFA) means opting into an extra step when websites, devices, and apps ask you to confirm who you are with an added step after entering your username and password. It's an extra step worth taking.

Bonus Tip: Start with your email and financial accounts, and then move onto your social media accounts and streaming services.

Review Your Account Regularly

It's a good habit to regularly monitor your account(s) in Online Banking or 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.

Bonus Tip: Online and Mobile Banking make it easy to sign up for purchase alerts and monitor your account and credit card in real time.

Take steps now to protect your personal and financial information to help ensure you'll have a safe holiday shopping experience. For more digital banking security tips, visit apcocu.org/digital-banking-security.

FINANCIAL REPORT

	6/30/2024	6/30/2023
Assets	\$3,484,979,483	\$3,547,968,493
Savings	\$3,230,944,833	\$3,350,912,685
Loans	\$908,090,049	\$905,383,084
Members	85,327	88,288

Board of Directors

Greg Shipp - Chairman
Allison Boone - Vice Chairperson
Dan Blalock - Treasurer
Celia Yates - Secretary
Robert B. Roy - Director
Constantine Sfakianos - Director
Carlton Stephens - Director
John Valekis - Director
Mark Wilkinson - Director

Advisory Board

Chris D'Andrea - Member
Antyne James - Member

Director Emeritus

Billy Gober

Supervisory Committee

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

Advisory Supervisory Committee

Erin Autrey - Member
Amy Giles - Member

President / CEO

Derrick E. Ragland, Jr.

Holiday Closings

Veterans Day, November 11, 2024 (Alabama Branches)
Thanksgiving, November 28-29, 2024
Christmas, December 24-25, 2024
New Year's, January 1, 2025



Federally Insured by NCUA
Equal Housing Opportunity Lender



apcocu.org

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