

# POWERLINES

A Publication by APCO Employees Credit Union | Powering financial lives. | July 2024 | Issue 186



**Benefits Beyond Savings:**  
Make the Most of Your APCO Membership



# BENEFITS

## Beyond Savings



We're extremely honored to report that 2023 was a record-setting year for your Credit Union with over \$70 million in dividends and interest returned to Members. That marks over \$30 million more than was returned in 2022, and significantly more than any other credit union in our market. Though we're proud to deliver industry leading returns on your savings, that's not all we do.

Maximize the value of your Credit Union membership by taking advantage of the modern financial products, investment services, and streamlined Digital Banking options that give you complete control – wherever you live, work, and play.

### Checking Accounts That Pay You

If you're tired of service charges, excessive fees, or minimum balance requirements, and long for the days when your checking account paid interest, you should open an APCO Checking Account.

- We pay you interest monthly
- No minimum balances
- Debit cards with instant re-issue, if lost, broken, or stolen
- Convenient Digital Banking access

### Easy Ways to Borrow

Do you have plans that need financing? We've got lending options to fit your needs. Whether you are treating yourself to something new or have an unexpected expense to cover, the team at your Credit Union is here to help!

- Auto Loans for new and used vehicles
- Mortgage Loans for building, buying, remodeling, and refinancing
- Personal Loans
- Recreational Loans

### A Credit Card that Rewards You

Our APCO Visa® Rewards Credit Card program includes enhanced rewards options, convenient online account access, and no annual fee. You'll earn 1.75% on every \$1.00 spent with uChoose Rewards®, and you choose how to reward yourself from a variety of options:

- Statement credit
- Gift cards
- Merchandise

- Travel
- Event tickets
- Pay with your Rewards at checkout with PayPal at millions of online retailers.

### Digital Banking – Online and Mobile

Digital Banking provides you with convenient account access through Online Banking and our Mobile Banking App.

- View account balances, transactions and your eStatement.
- Make mobile deposits into your Checking Account with the Mobile Banking App.
- Instantly transfer funds between connected accounts.
- Pay your bills with Bill Pay.
- Manage your cards with CardManager.

### Nationwide Branch & ATM Access

As an APCO 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 where you can make deposits or withdrawals, and even transfer funds. To find the nearest ATM or Shared Branch:

- Visit [apcocu.org/locations](https://apcocu.org/locations) and click the CO-OP link at the bottom of the page.
- Text\* a zip code to 91989 to find nearby ATM and Shared Branch 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*

### Share the Benefits

Are you already taking advantage of all the benefits your Credit Union offers? As our Member, you can now refer your eligible co-workers and family to open a Share Account with APCO Employees Credit Union. Share the love and help power their financial lives! Joining APCO is easy. Have those you refer visit us online to open their new account or give us a call and we'll help them get started today!

# Grow Your Savings With Our Money Market Account

Take control of your finances and start earning more with APCO's Money Market Account! With higher savings rates and easy access to your funds, our Money Market Account is the perfect solution for those looking to grow their savings without committing to the maturity period of a CD. Whether you're saving for a rainy day, that next vacation, or a big purchase, our Money Market Account offers you the flexibility and convenience you need to achieve your financial goals.

### Highlights:

- **Competitive Rates:** Designed to help you save more efficiently, the APCO Money Market Account is divided into five tiers starting at \$10,000.
- **Monthly Dividends:** Your dividends are deposited into your Money Market Account monthly.
- **Convenient Access:** Securely access your accounts and easily transfer funds between your APCO Money Market, Share and Checking Accounts with our Digital Banking platform, which includes Online Banking and our Mobile Banking App.

Ready to get started? Visit us online at [apcocu.org/money-market](https://apcocu.org/money-market) to learn more, or you can call or stop by any of our branches and open your APCO Money Market Account today. You'll be glad you did.

*Money Market Account interest computed on the average daily balance and compounded monthly. Rates subject to change. Terms and conditions apply. Please contact us for more details.*



## Save the Date: 2024 APCO Employees Credit Union Share the Care Foundation Golf Tournament

 **Tuesday, October 1st, 2024**

You're invited to play and participate in the 20th APCO Employees Credit Union Share the Care Foundation Golf Tournament, benefiting our local communities. The tournament will be held on Tuesday, October 1st, 2024, at Greystone Golf and Country Club in Birmingham, Alabama. Registration for our 2024 Tournament will be available in early August. Deadline for entries is September 6, 2024.

Thanks to combined contributions from APCO Employees Credit Union Members, employees, and business partners, the Foundation was able to donate \$85,000 dollars for the year 2023. "The Foundation is proud to invest in organizations that are committed to improving the quality of life for individuals in our local communities," said Derrick Ragland, Jr., President, and CEO of APCO Employees Credit Union. Learn more about the Foundation at [apcocu.org/our-foundation](https://apcocu.org/our-foundation).

### FINANCIAL REPORT

	<u>3/31/2024*</u>	<u>3/31/2023</u>
<b>Assets</b>	\$3,521,983,657	\$3,458,436,654
<b>Savings</b>	\$3,294,100,437	\$3,244,037,686
<b>Loans</b>	\$910,203,738	\$814,872,896
<b>Members</b>	86,732	73,296

\*3/31/2024 Financial Report includes APCO Employees Credit Union and Powerco Credit Union totals.

Stay connected! Follow us on:



## 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](https://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.



## Traveling This Summer? Take Us With You!

As you prepare for your next vacation, here are a few reminders from your Credit Union on how to keep access to your account seamless and convenient.

### Let Us Know When You Hit the Road

Summer is here and adventure is on the horizon, but don't let a blocked card transaction put a damper on your summer fun. Though travel notices aren't required, we highly recommend you inform us when you plan to be out of town. We continuously monitor your accounts for unusual or suspicious activities, and transactions made outside of your typical home area may cause your credit or debit card to be declined. To update your account with your travel plans, call our Contact Center at 1-800-249-2726 or send us a Secure Message through Digital Banking, including travel dates and destinations in the Notes field.

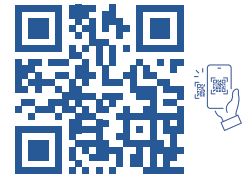
### Use CardManager for Enhanced Control

The ability to safeguard your finances gives you peace of mind. With Digital Banking and CardManager, you can actively manage your credit and debit cards by defining when, where and how your cards are used – wherever you are, all right from your phone. And if your card is lost, stolen, or you simply suspect suspicious activity, you can turn your card off with one click.

To access this feature, download the CardManager app in your preferred app store. Then log into our Mobile Banking app and select Card Manager from the Menu. From there, you can add your Credit Union debit and credit cards for management.

### Enjoy Convenient Account Access with Digital Banking

Whether you're traveling by train, plane, or automobile, Digital Banking gives you the tools you need, when and where you need them, from your desktop to your smartphone. Scan the QR Code below to be taken to your app store to download our Mobile Banking App for access on the go.



### Use Your Digital Wallet for Contactless Payment

Your APCO Visa® Rewards Credit Card and your APCO® Visa Debit Card are both compatible with Apple™ Pay, Samsung Pay®, and Google Pay™. These digital and mobile wallets can be used to make purchases instead of swiping a physical card at the register. All three platforms use tokenized data, which is a stand-in for sensitive information that communicates where the payment request is being sent from. This means your cardholder data and card details are never exposed during the payment process. By not having your card account number shared with merchants, you can worry less!

Visit our blog to learn more about the added convenience and security of these digital wallet options.

#### 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

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Chris D'Andrea – Member  
Antyne James – Member

#### Directors Emeritus

William M. Bass  
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

Independence Day, Thursday, July 4, 2024  
Labor Day, Monday, September 2, 2024



Federally Insured by NCUA  
Equal Housing Opportunity Lender



[apcocu.org](https://apcocu.org)

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