

POWERLINES

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Tackle Your Financial Goals in 2025!
Start With Your Credit Union's
Visa® Balance Transfer Special!

Our Visa® Balance Transfer Special is Back for a Limited Time with 1.99% APR*!



Resolve to tackle your financial goals and break up with your high-interest credit card debt in 2025 by moving your credit card balance to a lower interest rate APCO Visa® Rewards Credit Card. Enhanced rewards options combined with no annual fee make the APCO Visa Rewards Credit Card the smart choice for credit card services that aren't too good to be true.

Transfer Your Balance

January 2, 2025, through March 31, 2025 you will have the opportunity to transfer your high-interest credit card debt from another financial institution or credit card provider to an APCO Visa Rewards Credit Card. Eligible applicants will receive a special, low 1.99% APR on all balance transfers.

The 1.99% balance transfer interest rate is good for six months, giving you the opportunity to pay off that debt at a MUCH lower interest rate than your current credit card offers. Paying off that debt at 1.99% versus your current interest rate could save you hundreds of dollars or more in interest!

Why Transfer Your Balance With APCO?

Other financial institutions make balance transfer offers, but our balance transfer program is different and better:

- We don't charge a balance transfer fee. Most other financial institutions charge an average of 3%.

- If you do not pay off the balance transfer within six months, our standard variable APR will be applied to the remaining balance, based on your creditworthiness.*
- Everyone gets the same balance transfer rate option.

New and Existing Accounts are Eligible

The balance transfer option is available to all eligible APCO Employees Credit Union members. If you already have an APCO Visa Rewards Credit Card, simply contact us to set up the balance transfer from your other credit card provider.

If you do not have a credit card from your Credit Union, contact us to apply, or apply in Mobile or Online Banking by choosing "Apply for a Loan" from the main menu, and then selecting "Credit Card" from the options. Once your account is approved, we will help you set up your balance transfer.

After the six-month balance transfer promotion ends, your APCO Visa will continue to save you money. Read more below on all the benefits of using the APCO Visa Rewards Credit Card!

For details, visit www.apcocu.org/visa-rewards-card or call 1-800-249-2726 to transfer your balance today.

**Terms and conditions apply. Contact us for more details. APR=Annual Percentage Rate. Must meet membership and credit requirements. The promotional rate will convert to the standard variable rate at the end of the six (6) month promotional period. Offer good on balance transfers only. Offer applies to non-APCO CU card balance transfers only. Offer valid 1/2/25 through 3/31/25. For terms and conditions, see an APCO CU loan officer. Your savings is federally insured to at least \$250,000 and backed by the full faith of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency. Equal Housing Opportunity Lender.*

Enjoy the Benefits of the APCO Visa® Rewards Credit Card

Reward yourself with the APCO Visa® Rewards Credit Card! The APCO Visa Rewards Credit Card features membership in uChoose Rewards®, Visa Purchase Alerts, complete card control with the Card Manager app, and 24/7 Cardholder Service – all with no annual fee. Plus, uChoose Rewards allows you to earn 1.75% points on every \$1.00 you spend, and then you decide how you want to be rewarded. Select from a variety of rewards:

- **Merchandise**
- **Event tickets**
- **Statement credits**
- **Gift cards**
- **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.





Our Blog is Here to Help You Achieve Your 2025 Financial Goals

As we step into 2025, it's the perfect time to take a closer look at your finances and build habits that will benefit your future self. Whatever your financial aspirations, our website has resources ready to help you plan and achieve them.

To view articles that offer tips and information on all aspects of personal finance, visit www.apcocu.org/blog or scan the QR Code with your digital device.



Here are some blog post topics you may find helpful:

Creating a Budget

Do you sometimes run out of money before you run out of month? Taking control of your finances by creating a monthly budget can help with that. Review this blog post to learn some basic steps to create your budget.

4 Tips Beyond Your Budget

Once your monthly budget is put into action and you've started seeing results, you have the opportunity to assess and improve. Read this blog post for additional steps to consider that can help you take more control of your financial life.

Take the No-Spend Challenge

Have you resolved to save more in 2025? You may want to consider a no-spend challenge. No-spend challenges have become increasingly popular and can be a great way to retrain your spending habits for better financial wellness. Review this blog post to make your no-spend challenge plan.

Improve Your Credit Score

Not only does your credit score affect your buying power, but it can also affect your ability to rent or own a home, get a job, and even what you'll pay for insurance coverage. No matter where you're starting, review this blog post for basic steps to get started on a path to a healthier credit score.

Welcome to the Family!



APCO Employees Credit Union is proud to partner with 250+ businesses and organizations to provide Credit Union services and membership to their employees and their families.

We would like to welcome the following Select Employee Groups to our Credit Union family:

McAbee Construction, Inc.
Orion Engineering & Constructors
Skelton's Fire Equipment, Inc.

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.

Helpful Reminders

- Your December 31, 2024 statement contains all the necessary information for you or your tax preparer to file your 2024 income tax return. Please save this important end-of-year statement for your records. If you're enrolled in Digital Banking, you can locate your statement by logging in to your account and clicking the *Accounts* tab and then choosing *eStatements/eNotices*. From there you can choose the document to view, save, and print.
- If you can't make it to your Credit Union branch, remember you're never without account access. Our Mobile Banking App gives you convenient, secure account access to check balances, transfer funds between accounts, and even deposit a check into your Checking Account. Find us in your preferred app store and enjoy access wherever you go!
- 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 make deposits or withdrawals, and even transfer funds. 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.

**Standard message and data rates may apply*

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 1-800-249-2726 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.

Annual Meeting Set for April 10

Attending APCO Employees Credit Union's Annual Meeting offers you the opportunity to learn what's happening around your financial institution and review the Credit Union's progress and successes over the past year. You'll also be able to find out what's planned for your Credit Union in 2025.

The 71st Annual Meeting is set for Thursday, April 10, 2025, and we're excited to meet with all of you again. The meeting will be held at the Corporate Headquarters Building of the Alabama Power Company in Birmingham. The meeting will begin at 6:30 p.m. and will be held in the first-floor auditorium. Free, secure parking will be available for members in the parking deck. Please enter the deck on the Sixth Avenue North side and use the second level or above.

The Nominating Committee has met and is using this newsletter to place and distribute its list of nominees before the membership. The Committee's nominees are:

Board of Directors (3 year terms)

Allison Boone – Employed by Southern Company for 24 years, her current position is Financial Manager in Financial Management & Analysis with Alabama Power Company. Ms. Boone has served 13 years as a Credit Union official.

Greg Shipp – Now retired, he was employed by Alabama Power Company for 41 years. Mr. Shipp has served as an official of the Credit Union for 24 years, and he also serves on the APCO Employees Credit Union Share the Care Foundation Board of Directors.

Mark Wilkinson – Now retired, he was employed by Alabama Power Company for 41 years. Mr. Wilkinson has served as an official of the Credit Union for 40 years, and he also serves on the APCO Employees Credit Union Share the Care Foundation Board of Directors.

Supervisory Committee (3 year term)

Amy Giles – Employed by Southern Company for 13 years, her current position is Accounting Manager with Southern Company Services. Ms. Giles has served 2 years as an Advisory to the Supervisory Committee and the Board of Directors.

The Nominating Committee will accept additional nominees from the membership for each vacancy on the Board of Directors and Supervisory Committee until February 28, 2025. At that time, nominations will be closed. Any person nominated by the membership must present a written nomination signed by at least 500 members to:

Chairman of the Nominating Committee
750 17th Street North
Birmingham, AL 35203

Everyone is invited to attend and participate in the Annual Meeting. The event is a wonderful opportunity for members to come together to hear directly from the people who care for your finances behind the scenes. As in past years, a small gift will be given to those members in attendance and there will be a drawing for door prizes. Your Credit Union had an excellent year in 2024, and we hope you have a chance to attend and hear the reports. We appreciate your support of the Credit Union and look forward to seeing you there!

FINANCIAL REPORT

	9/30/2024	9/30/2023
Assets	\$3,509,874,314	\$3,455,873,502
Savings	\$3,190,173,414	\$3,291,037,010
Loans	\$900,683,806	\$912,540,252
Members	85,419	87,096

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

New Year's Day, Wednesday, January 1, 2025
Martin Luther King Jr. Day, Monday, January 20, 2025



Federally Insured by NCUA
Equal Housing Opportunity Lender



**APCO EMPLOYEES
CREDIT UNION**

apcocu.org

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