

# The Chalkboard

"People Helping People, Together We're Better"

JANUARY 2017 NEWSLETTER



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™

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## INTRODUCING HEALTH INSURANCE FOR YOUR VEHICLE

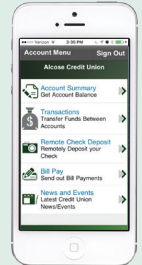
Alcose Credit Union is now offering an extended warranty for vehicles. Whether you have a loan on your vehicle or not, OR even if your vehicle is financed somewhere else, you are still eligible for this wonderful protection at extremely reasonable rates. Call the credit union today for additional information and pricing on the best plan for your vehicle.

## WELCOME

We would like to welcome the members of Sacred Heart of Corpus Christi Federal Credit Union to the Alcose Family. The merger of Sacred Heart's membership was effective October 1, 2016.

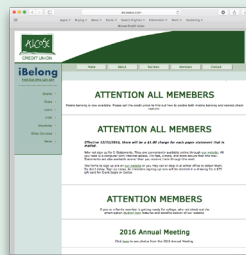
## MOBILE BANKING HAS ARRIVED

The Credit Union now offers mobile banking. We have a mobile app where you can view your account and remotely deposit checks. Please call either office of the Credit Union for Details.



## SAVE THE DATE

The Annual Meeting of Alcose Credit Union will be held on April 30, 2017. Watch our website for more details as we get closer to the date.



### WHITE OAK BRANCH

Empire Building, Suite 101  
3001 Jacks Run Road  
White Oak, PA 15131-2555

Phone: 412-673-2450 • Fax: 412-673-2483

#### OFFICE HOURS:

Monday - Friday 8:00 am - 4:30 pm



CREDIT UNION

Federally insured  
by NCUA



### CARRICK BRANCH

1732 Brownsville Road  
Pittsburgh, PA 15210

Phone: 412-881-8871 • Fax: 412-884-5991

#### OFFICE HOURS:

Mon. - Wed. & Fri., 9:00 am - 4:00 pm  
Thursday 9:00 am - 5:00 pm

VISIT US ON THE WEB @ [www.alcosecu.com](http://www.alcosecu.com)



**INTRODUCING SHERPA  
IDENTITY PROTECTION:  
YOUR TRUSTED GUIDE FOR  
PERSONAL DATA SECURITY**

Working with a leading provider of fraud detection solutions, Alcese Credit Union is offering Sherpa Identity Protection Services that will equip you with the tools to protect your personal information using top ID protection technology. Sherpa experts will also provide identity/credit restoration and lost wallet services should the need arise.

Sherpa has three levels of protection to fit every need and budget. Visit our website today for additional information. With identity theft on the rise, why not sign up today!

**HOLIDAYS 2017**

The credit union will be closed on the following days:

- New Years Day..... Monday, January 2
- Martin Luther King Day..... Monday, January 16
- Presidents Day ..... Monday, February 20
- Good Friday.....Friday, April 14
- Memorial Day .....Monday, May 29
- Independence Day ..... Tuesday, July 4
- Labor Day ..... Monday, September 4
- Columbus Day ..... Monday, October 9
- Veterans Day.....Friday, November 10
- Thanksgiving ..... Thurs/Fri, November 23-24
- Christmas ..... Monday, December 25

**ALCOSE CREDIT UNION MEMBERS GET EXCLUSIVE DISCOUNTS FROM LOVE MY CREDIT UNION REWARDS**

Everyone loves to save, especially on products and services you use every day. That’s what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
- Save up to \$15 on TurboTax federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of Alcese Credit Union.

Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

**CALLING ALL KIDS!**

Check out the Coindexter Club. The Club is an online, virtual world filled with one fascinating adventure after another. Each adventure helps you learn to earn, save, spend and invest money. The Club is recommended for children 5-12 years old. If you like to play games, you’re going to love Coindexter. And it’s **FREE**. So, GO HAVE FUN!



**Credit Unions - Together We’re Better. It Pays to Use Your Credit Union!  
iBelong Do You Belong?**

## DIVIDENDS & LOANS

Dividends will be a tiered percentage rate.

.10% APY ..... up to \$49,999.99

.25% APY ..... \$50,000.00 and up

### NEW VEHICLES - 2016 to 2017

**Limited Time Offer - 2.49% APR  
any term up to 72 months**

### USED VEHICLES - 2014 to 2016

48 months ..... 2.74% APR

60 months ..... 2.99% APR

72 months ..... 3.50% APR

### USED VEHICLES - 2013 and older

36 months ..... 3.25% APR

48 months ..... 3.74% APR

60 months ..... 4.25% APR

### *New!* CLASSIC CARS

24 months ..... 4.75% APR

36 months ..... 5.00% APR

48 months ..... 5.25% APR

60 months ..... 5.50% APR

### RECREATIONAL VEHICLES

72-120 months ..... 5.49% APR

### COLLATERALIZED LOANS

24 months ..... 5.35% APR

36 months ..... 6.10% APR

48 months ..... 6.95% APR

60 months ..... 8.15% APR

### SIGNATURE LOAN

24 months ..... 5.99% APR

36 months ..... 7.99% APR

48 months ..... 9.99% APR

60 months ..... 11.99% APR

### FULLY SECURED BY SHARES LOAN

UP TO 60 months ..... 3.50% APR

All rates are subject to change at any time.

Must meet qualification guidelines for all loans.

### BETTER CHOICE LOANS

An alternative to payday loans.

## SHARE CERTIFICATES

**Minimum deposit of \$1,000.00**

12 months ..... 0.25% APY

18 months ..... 0.35% APY

24 months ..... 0.45% APY

## NEW LOAN PROMOTIONS

### \$75.00 GAS CARD

*with a new loan for a vehicle*

Must meet qualification guidelines.

Loan must be approved by loan officers.

Loan must remain with Alcoso for the term selected or the \$75 will be charged back to the member.

### \$75.00 GIFT CARD

Any member closing a loan (excluding vehicle, Better Choice and No Credit Check Loans) between the first of the month and the end of the month will be entered into a drawing for the gift card.

Gift card will be the winning member's choice: Restaurant, Get-Go Gas Card, or Giant Eagle Card.

## NO CREDIT CHECK LOANS

The Credit Union is now offering

**No Credit Check Loans.**

*A member may borrow any of the following:*

\$500 @ 15.99% APR

\$600 @ 16.99% APR

\$700 @ 17.99% APR

All loans are for a term of 6 months and must be repaid by payroll deduction or direct deposit. There is a \$20 application fee that must be paid at the time the loan is dispersed, and the member must be in good standing with the Credit Union for 3 months prior to taking the loan.

## HOLIDAY LOAN SPECIAL



**\$500.00 to \$5,000.00**

**12 months @ 3.25% APR**

**18 months @ 3.99% APR**

(MUST MEET QUALIFICATIONS GUIDELINES  
FOR ALL LOANS.)

**Call or come in to the office to apply.**

LOAN SPECIAL RUNS THRU 1/31/17

**Shared Branching is Here.**

See our website, or call either office for details.

## SERVICES

Many members have remarked that they were unaware of all of our services. The credit union is constantly working to add services and improve existing services.

*The following is a list of the services we presently offer for all members:*

- Regular Share Accounts (savings)
- Share Draft Accounts (checking)
- Christmas Clubs
- Vacation Clubs
- Summer Savings Clubs
- Share Certificates
- IRA's
- VISA Credit Cards
- VISA Debit Cards
- Payroll Deduction
- Direct Deposit
- Personal Loans
- New & Used Vehicle Loans
- Classic Car Loans
- RV Loans
- Extended Vehicle Warranty
- Health Insurance
- Auto Insurance
- Home Insurance
- Life & AD&D Insurance
- Bill Consolidation Loans
- Share Secured Loans
- First Mortgages
- Student Loans
- Pet Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Identity Theft Protection
- Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements
- Shared Branching
- Overdraft Protection
- Notary Services
- Financial Counseling
- Kids' Savings Club
- Teens' Savings Club
- Seniors' Savings Club
- Coindexter Club for Kids
- Realty Fairs for Teens
- Mobile Banking
- Remote check Deposit



## DORMANT ACCOUNTS

Credit Union accounts are considered dormant when there has been no activity or contact with the Credit Union for 2 years. The Credit Union has to pay maintenance fees on these accounts despite the fact that there has been no activity. The maintenance fee on dormant accounts with balances of \$200 or less is \$5.00 per month to help cover the cost of maintaining these accounts.

Please keep in mind that if an account remains dormant for 3 years, the state of Pennsylvania considers the money in the account to be Unclaimed Property under the Escheat Law. At that time, the Credit Union is obligated by law to forward the money to the state. Due to all costs involved, the Credit Union will assess a \$50 Escheat Fee against the account before remitting the balance to the state of Pennsylvania.

## Alcose Credit Union is now offering mortgage financing

Through an exciting new partnership with Owners Choice Funding (formerly CUC Mortgage Corporation), we're expanding our service offerings to include mortgage financing. Whether you're purchasing a home or refinancing your mortgage, you can look to Alcose Credit Union for trusted advice and exceptional service.

### *Our new mortgage program features:*

- a secure online application process
- expanded loan programs
- low interest rates and closing costs
- expert support and assistance throughout the entire process

All Alcose Credit Union mortgage loans will be serviced through Owners Choice Funding, a full-service mortgage corporation serving credit unions in the greater Northeast. With over 20 years of exclusive credit union mortgage experience, Owners Choice Funding is a trusted partner for credit union mortgage lending.

If you are looking for competitive mortgage financing from a lender you can trust, stop by our office, go to our website at [www.alcosecu.com](http://www.alcosecu.com) or call us at 412-673-2450.

*Apply today for our . . .*

## VISA CREDIT CARD!



- NO ANNUAL FEE
- FIXED 8.9% APR ON BOTH PURCHASES AND CASH ADVANCES

Call the office for an application.

## OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.

HOME BANKING, BILLPAY AND  
E-STATEMENTS ARE ONLINE AT . . .

[www.alcosecu.com](http://www.alcosecu.com)