

The Chalkboard

"People Helping People, Together We're Better"

JULY 2015 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.

NOTICE TO ALL ALCOSE CREDIT UNION MEMBERS

A MEMBER VERIFICATION IS TO BE CONDUCTED ON THE JUNE 30, 2015 STATEMENTS. If there are any unresolved issues with your statement balance, or you do not receive a statement, please contact:

ALCOSE CREDIT UNION
ATTN: Supervisory Committee
1985 Lincoln Way, Suite 23 Box 115
White Oak, PA 15131



SHERPA
IDENTITY PROTECTION

INTRODUCING SHERPA IDENTITY PROTECTION:

YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

Working with a leading provider of fraud detection solutions, Alcose 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.



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 Rd.
Pittsburgh, PA 15210

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

OFFICE HOURS:

Monday - Friday: 9:00 am - 4:00 pm
Saturday: 9:00 am - Noon

VISIT US ON THE WEB @ www.alcosecu.com

CALLING ALL KIDS!

Check out the Coindexer 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 Coindexer. And it's **FREE**. So, GO HAVE FUN!



HOLIDAYS 2015

The credit union will be closed on the following days:

Independence Day Friday, July 3
Labor Day Monday, September 7
Columbus Day Monday, October 12
Veterans Day Wednesday, November 11
Thanksgiving Thurs/Fri, November 26-27
Christmas Friday, December 25

TAKE A MOMENT!

The credit union needs to have your most current information. Please take a moment to make sure we have the correct address, telephone number, and joint owner listed for your account.



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. Therefore, effective March 1, 2015, the Credit Union will increase the maintenance fee on dormant accounts with balances of \$200 or less to \$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.

Say "HELLO" to the Sprint Credit Union member discount!

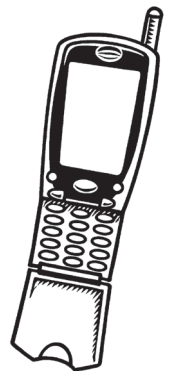
RECEIVE A 10% DISCOUNT* ON SELECT REGULARLY PRICED SERVICE PLAN - plus waived application and upgrade fees.

It's all possible thanks to your Credit Union, Invest in America and Sprint. You can even save on business accounts with a 15% discount* on select regularly priced business service plans. *All this, just for being an Alcosse Credit Union member!*

Get the details at LoveMyCreditUnion.org/Sprint or visit any Sprint retail location.

Call 877.SAVE.4.CU, tell them you're a credit union member and ask to be attached to the NACUC_ZZM corporate ID.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines.



OVERDRAFT PROTECTION

NOW AVAILABLE

Call the Credit Union for details.



BOTH GM AND CHRYSLER ARE OFFERING INCENTIVES TO CREDIT UNION MEMBERS ON SELECT MODELS OF NEW CARS.

Visit www.lovemycreditunion.com for additional information or to obtain a Credit Union certificate for use at the dealer.

If anyone needs assistance in doing this please call the credit union at 412-673-2450.

**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% APYup to \$49,999.99
.25% APY\$50,000.00 and up

NEW VEHICLES - 2014 to 2015

**Limited Time Offer - 1.99% APR
any term up to 72 months**

USED VEHICLES - 2012 to 2014

48 months 4.25% APR
60 months 4.75% APR
72 months 5.25% APR

USED VEHICLES - 2011 and older

36 months 5.00% APR
48 months 5.50% APR
60 months 6.00% 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 mos. 5.49% 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 months0.25% APY
18 months0.35% APY
24 months0.45% APY

**Shared Branching is Here.
See our website, or call
either office for details.**

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.

DO YOU:

- Have **HIGH** interest credit card payments?
- Have a vehicle loan that is **NOT** financed by the Credit Union?
- Have **CHARGED OFF** accounts on your credit report that are lowering your credit score?



If you answered YES to any one of these questions,
we may have a solution to help you.

Call the Credit Union for more information.

We are here to help!

VACATION TIME 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 7/31/15

**ALCOSE CREDIT UNION IS NOW OFFERING CASHIER'S
CHECKS FOR A LOW FEE OF ONLY \$5.00!**

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
- Christmas Clubs
- Vacation Clubs
- Summer Savings Clubs
- Share Certificates
- Share Draft Accounts
- VISA Credit Cards
- VISA Debit Cards
- Payroll Deduction
- Direct Deposit
- Personal Loans
- Christmas Loans
- Vacation Loans
- New & Used Vehicle Loans
- Bill Consolidation Loans
- Share Secured Loans
- First Mortgages
- Student Loans
- Pet Loans
- Computer Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's
- Overdraft Protection
- Shared Branching
- Extended Vehicle Warranty
- Identity Theft Protection

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.

Discover Affordable, Worry-Free Driving with Credit Union Auto Club

Alcose Credit Union now offers **Credit Union Auto Club**, a roadside assistance program created exclusively for our members and provides unparalleled service and unprecedented value. **Credit Union Auto Club** offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.



From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, **Credit Union Auto Club** is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Speak to an Alcose Credit Union member representative or visit LoveMyCreditUnion.org to learn more.

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 or call us at 412-673-2450.

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

www.alcosecu.com