

The Chalkboard

"People Helping People, Together We're Better"

APRIL 2020 NEWSLETTER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

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ESCAPE FROM REALITY!!!!

The movies have always been a great way to escape reality even if it is only for a short time. Come join the escape at the ALCOSE Credit Union Annual Meeting. As you may have guessed, our theme this year is the movies. Don't wait. Your escape will be on April 26, 2020. Come meet your fellow credit union members and enjoy great food, good company, prizes, and fun. As usual, we will hold our Chinese Auction immediately following the meeting. All proceeds from the auction will be sent to St. Jude's Children's Hospital. We will also raffle off our grand prize which this year is a Ring Doorbell. Are you feeling lucky? We are introducing a new venue



this year. So, bring your appetite to Salvatore's on April 26, 2020. The buffet brunch will begin at 12:00 pm and will feature an omelet station. What are you waiting for?????? Make your reservation today!!!! Our new venue also works with dietary restrictions. When you make your reservation, please be sure to let us know if you have dietary restrictions. Join your fellow members and make your voice heard. Salvatore's is located at 5001 Curry Road, Pittsburgh 15236.

Please register me for the 69th Annual Meeting on April 26, 2020

_____ Number of Adults Members \$14.00 • Guests \$17.00
_____ Number of Children 6 - 10 yrs \$5.00 • Under 5 yrs - free
_____ My check is enclosed _____ Please debit my account
Name _____
Member Number: _____

Either cut out the registration form above and mail it in to one of our offices, or call the office at 412-673-2450 or 412-881-8871 to make your reservations. (Photos from previous meeting may be viewed on our website.)



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

HELP STOP POSSIBLE FRAUD ON YOUR DEBIT CARD

In an effort to support our members with debit cards, the credit union will be launching a new NO COST feature in home banking on 3/26/2018. When you enable this feature, a text message will be sent to your cell phone any time your debit card is charged. In the event you DID NOT initiate a purchase on your debit card, you can put a stop to possible fraud on your account immediately by calling the fraud line for debit at 1-866-842-5208. Please check with the credit union for instructions on how to activate the feature.

TAX TIME LOAN SPECIAL

\$500.00 to \$5,000.00

12 months @ 3.99% APR

18 months @ 4.25% APR



(MUST MEET QUALIFICATIONS
GUIDELINES FOR ALL LOANS.)

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

LOAN SPECIAL RUNS
THRU 5/31/2020

THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF ALCOSE CREDIT UNION.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Alcosse Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- Credit union members get \$200 when you switch to Sprint, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- Credit union members save on **SimpliSafe**, the #1 expert pick for home security.
- Protecting your car and home shouldn't cost an arm and a leg. Alcosse Credit Union members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

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 3-12 years old. If you like to play games, you're going to love Coindexter. And it's **FREE**. So, GO HAVE FUN! Visit us on the web at www.coindexter.com.



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 - 2019 to 2020

36 months	3.25% APR
60 months	3.55% APR
72 months	3.99% APR

USED VEHICLES - 2017 to 2019

72 months	3.75% APR
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USED VEHICLES - 2016 and older

48 months	4.25% APR
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New! CLASSIC CARS

24 months	4.75% APR
36 months	5.00% APR
48 months	5.25% APR
60 months	5.50% APR

MOTORCYCLES

60 months	5.75% APR
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RECREATIONAL VEHICLES

60 months	5.49% APR
120 months	7.25% 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
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All rates are subject to change at any time.
Must meet qualification guidelines for all loans.

BETTER CHOICE LOANS

An alternative to payday loans.

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!

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.

HOLIDAYS 2020

The credit union will be closed
on the following days:

Memorial Day	Monday, May 27
Independence Day	Friday, July 3
Labor Day	Monday, September 7
Columbus Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving	Thursday, November 26
Christmas	Friday, December 25

SHARE CERTIFICATES

Minimum deposit of \$1,000.00

12 months	0.25% APY
18 months	0.35% APY
24 months	0.45% APY

Shared Branching and Mobile Banking are 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
- 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
- Coindexer Club for Kids
- Reality 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 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