

# The Chalkboard

"People Helping People, Together We're Better"

## DECEMBER 2009 NEWSLETTER



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

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## IMPORTANT MEMBERSHIP INFORMATION

### IF THE BALANCE IN YOUR MAIN SHARE SAVINGS ACCOUNT IS LESS THAN \$25.00, PLEASE KEEP READING!

A minimum of \$25.00 is required in the main share savings account to be a member of the credit union. Without this minimum balance, you are not a "member" of the credit union and are therefore not entitled to any of the benefits of membership.

If your account is below the required \$25.00, you have until 3/31/2010 to bring the balance up to the membership requirement. Any account not having the required minimum by 3/31/2010, will automatically be closed. Remember, once a member - always a member. If your account is closed, and you are no longer within our field of membership, you will not be able to reopen the account.

*So don't lose out on the benefits of credit union membership.  
We have so much to offer you!*

## ANNUAL MEETING NOTICE

**Sunday  
April 18, 2010**

*More information to follow  
in upcoming newsletters.*



## DEBIT CARD HOLDERS

**ALCOSE CREDIT UNION DEBIT CARDS  
CAN ONLY BE USED TO WITHDRAW  
MONEY FROM YOUR  
SHAREDRAFT/CHECKING ACCOUNT!**

**IT CAN NOT BE USED TO INQUIRE ABOUT  
SAVINGS OR WITHDRAW FROM SAVINGS.**



### 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**



### 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](http://www.alcosecu.com)**

# We Want You To Join Our Clubs!

We now offer 3 great clubs: **KIDS, TEENS** and **SENIORS**.

**ALLI THE SAVER-GATOR**



Join the **ALCOSE** kids club

## CALLING ALL KIDS!

Alli the Saver-Gator is the official club mascot of the Alcese Kids Club and he wants to see all the kids learn how to save their money. Can you help Alli on his mission?

The Alcese Kids Club is for all kids 12 years old and under. If you are in this age group and are already a member of Alcese, you are automatically enrolled in the Kids Club. If you would like to be in the Alcese Kids Club we will help you get started by paying the initial \$6.00 (\$1.00 membership fee and \$5.00 deposited into the new savings club). The rest is up to you. Start saving today and watch your money grow. On the last business day of each month, we will have a drawing.

To be included in the drawing, you must have made a deposit into your savings account that month. Only the kids who have made a deposit that month will be entered into the drawing. The winner will receive a \$25.00 gift card for Toys-R-Us.

## THE SMILING FACES OF \$AVERS

### CALLING ALL TEENS!

Start saving now for the future. The Teen Savers Club is for everyone from 13 - 20 years of age. If you are already a member of the Alcese Credit Union then you are automatically enrolled in the club. On the last business day of the month, all teens that have made a deposit into their savings account during that month will be included in a drawing for a \$25.00 Visa Gift Card.

**So start saving now and you could be a winner!!**



## JOIN OUR SENIOR\$AVERS CLUB TODAY!!

*start saving now for*  
**VACATIONS  
NEW CAR  
GRANDCHILDREN  
ANYTHING YOU WANT**

*You worked your whole life,  
You deserve it!*

## ATTENTION ALL SENIORS!

You still have plenty of future left. The Senior Savers Club is for everyone 60 years of age and older. If you are already a member of the Alcese Credit Union then you are automatically enrolled in the club. On the last business day of the month, all seniors that have made a deposit into their savings account during that month will be included in a drawing for a \$25.00 GetGo Gas Card.

**So start saving now and you could be a winner!!**

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

## DIVIDENDS & LOANS

New dividends will be a tiered percentage rate.

.75% APY	.....up to \$9,999.99
1.00% APY	.....\$10,000.00 to \$24,999.99
1.25% APY	.....\$25,000.00 up \$49,999.99
1.50% APY	.....\$50,000.00 up \$99,999.99

### NEW VEHICLES - 2009 to 2010

Up to 48 months	.....3.99% APR
60 months	.....4.49% APR
72 months	.....5.99% APR

### USED VEHICLES - 2007 to 2009

48 months	.....5.25% APR
60 months	.....5.75% APR

### USED VEHICLES - 2006 and older

36 months	.....6.00% APR
48 months	.....6.50% APR
60 months	.....7.00% APR

### SIGNATURE LOAN

36 months	.....7.99% APR
48 months	.....10.00% APR
60 months	.....12.00% APR

### FULLY SECURED BY SHARES LOAN

Up to 60 months	.....3.99% 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.

## SHARE CERTIFICATES

The Credit Union now offers term share certificates.

All certificates are for 12 month terms.

\$ 1,000 - \$ 4,999	.....1.0% APY
\$ 5,000 - \$ 9,999	.....1.5% APY
\$10,000 - \$ 24,999	.....2.5% APY
\$25,000 - \$ 49,999	.....2.75% APY
\$50,000 - \$100,000	.....3.0% APY

## 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.

*The Office Staff, Board of Directors and Committees of the Alcese Credit Union would like to wish all our members a very Happy, Healthy and Prosperous New Year!*



**Holiday Loan Special**

**\$500 to \$3,500.00**

**12 months at 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 1/31/10



**\$75.00 GET-GO GAS CARD**

FOR A LIMITED TIME ONLY

WITH A NEW LOAN FOR A VEHICLE @

**ALCOSE CREDIT UNION**  
(MUST MEET QUALIFICATIONS GUIDELINES)

LOAN MUST BE APPROVED BY CREDIT COMMITTEE

LOAN MUST REMAIN WITH ALCOSE FOR THE TERM SELECTED OR \$75.00 WILL BE CHARGED BACK TO THE MEMBER.

## 2010 HOLIDAYS

The credit union will be closed on the following days:

New Years Day	.....Friday, January 1
Martin Luther King Jr. Day	..Monday, January 18
Presidents Day	.....Monday, February 15
Good Friday	.....Friday, April 2
Memorial Day	.....Monday, May 31
Independence Day	.....Monday, July 5
Labor Day	.....Monday, September 6
Columbus Day	.....Monday, October 11
Veterans Day	.....Thursday, November 11
Thanksgiving	.....Thurs./Fri., November 25-26
Christmas	.....Friday, December 24



**CHECK OUT THE  
NEW MEMBERS  
FINANCIAL  
NETWORK  
SECTION!**

**HOME BANKING, BILLPAY AND  
E-STATEMENTS ARE ONLINE AT . . .**  
**[www.alcosecu.com](http://www.alcosecu.com)**

Monitor all of your Credit Union accounts and/or loans at any time of the day or night from the privacy of your own home computer. Call or e-mail us to sign up today for any or all of these services.

*Apply today for our . . .*



**VISA  
CREDIT  
CARD!**

- NO ANNUAL FEE
- FIXED **8.9%** APR

Call the office for an application.

**Alcose Credit Union  
is now offering cashier's  
checks for a low fee of  
only \$5.00!**



**HELP KEEP THE TRADITION GOING.**

**What better time to sign your children, grandchildren,  
nieces, nephews, cousins, etc. up for a credit union account?**

**THE CHILDREN ARE OUR FUTURE.**

*Start them off right – saving for their future.*

## 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
- Periodic Loan Specials
- Better Choice Loans
- Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's