

The Chalkboard

"People Helping People, Together We're Better"

DECEMBER 2012 NEWSLETTER



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

IN THIS ISSUE

- Services
- Loan Special
- Clubs
- Website Info
- Holiday Closings
- Rates
- Student Loans
- Family Special
- Mortgage Loans
- Identity Theft
- Christmas Club Accounts
- Annual Meeting

ATTENTION: All Credit Union Members with Christmas Club Accounts

Effective January 1, 2013 the Credit Union will no longer mail out Christmas Club Checks. During the first week of October, the money in the club will automatically transfer to either your Draft (checking) Account or your Share (savings) Account. Please contact the Credit Union to tell them to which account you would like the money transferred. If you only have a Share (savings) account, the transfer will be automatic.

**SAVE
THE
DATE**

The Annual Meeting of Alcose Credit Union will be held on April 28, 2013 at the Georgetown Center.

Mark your calendars now and plan to attend.



Holiday Loan Special

\$500 to \$5,000.00

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 1/31/13



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

NEWS FLASH - Limited Time

Any family member of an Alcese Credit Union member wanting to become part of the Alcese Family will receive an initial \$5.00 deposit to a shares account and the \$1.00 processing fee will be waived. So why not have your family members call today so they can enjoy all the benefits of belonging to your credit union?

Call us at 412-673-2450 or 412-881-8871.



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.

We Want You To Join Our Clubs!

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

For more information on these clubs, visit our website at www.alcosecu.com or call the Credit Union.



**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.

.20% APYup to \$49,999.99

.50% APY\$50,000.00 and up

NEW VEHICLES - 2012 to 2013

**Limited Time Offer - 3.99% APR
any term up to 72 months**

USED VEHICLES - 2010 to 2012

48 months 5.25% APR

60 months 5.75% APR

72 months 6.25% APR

USED VEHICLES - 2009 and older

36 months 6.00% APR

48 months 6.50% APR

60 months 7.00% 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 3.99% 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 months0.45% APY

18 months0.65% APY

24 months0.85% APY



**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.

2013 HOLIDAYS

The credit union will be closed on the following days:

Martin Luther King, Jr. DayMonday, January 21

President's DayMonday, February 18

Good FridayFriday, March 29

Memorial DayMonday, May 27

Independence DayThursday, July 4

Labor DayMonday, September 2

Columbus DayMonday, October 14

Veterans DayMonday, November 11

ThanksgivingThurs./Fri., November 28-29

ChristmasWednesday, December 25

New Years DayWednesday, January 1, 2014

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.

New! 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.

Coming Soon . . .

**Financial Planning
for Members**

Watch the website or check with
either office for details.



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



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

**HOME BANKING, BILLPAY AND
E-STATEMENTS ARE ONLINE AT . . .
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
ON BOTH PURCHASES AND
CASH ADVANCES

Call the office for an application.

***Have You
Moved?***



Please take a moment to verify that we have your correct address, telephone number and joint owner. **Please note that effective 11/1/11, a fee of \$1.50 will be assessed to your account for each mailing returned to the Credit Union office for an incorrect address.**



***Share Draft Image
Now Available***

Home Banking subscribers can now access the image of their canceled share drafts. Simply click on the "view image" button. The image can be printed by the member if needed for proof of payment. Just another great service offered by your Credit Union.

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
- New!** • Student Loans
- New!** • Pet Loans
- New!** • Computer Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Credit Disability Insurance
- Credit Life Insurance
- New!** • Long Term Care Insurance
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's
- Identity Theft Protection
- New!** • Mortgage Loans