



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



CREDIT UNION

ALCOSE CREDIT UNION

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

JANUARY 2009 NEWSLETTER

★ **Attention Debit Card Holders** ★

TO ALL DEBIT CARD HOLDERS . . .

OUR DEBIT CARD PROGRAM IS CHANGING ON JANUARY 14, 2009.

You will be receiving a brand new debit card during the first week of January. This card will have a completely different number. You will be able to activate your new card from your home telephone or an ATM. This card will allow you the option to pick your own pin number. A new pin number selection can be done at an ATM machine or over the phone. Once you activate your new card, it can be used as a true debit card when making purchases. However, you will now be required to input your pin number. Another feature of the new card is the ability to get cash back when making purchases at stores that offer that service. It is important to remember that if any automatic payments are presently taken from your debit card, you must contact the business that is taking the automatic payments and give them your new number. The new debit card will not begin to work until January 14, 2009. Your old card will be automatically shut off at 11:59pm on January 13, 2009. If you have any questions about this notice, please call the credit union at 412-673-2450 or you may email your questions to info@alcosecu.com.

**SHARE CERTIFICATES
ARE HERE!!!!**

The Credit Union now offers term share certificates. All certificates are for 12 month terms.

| | |
|----------------------------|-------|
| \$ 5,000 - \$ 9,999 | 1.5% |
| \$10,000 - \$ 24,999 | 2.5% |
| \$25,000 - \$ 49,999 | 2.75% |
| \$50,000 - \$100,000 | 3.0% |

REMINDER:

There's still time to sign your kids, teens and seniors up for membership. Watch your savings grow and at the same time have a chance to be a winner in our monthly drawings! For more information on these clubs and drawings, visit our website at www.alcosecu.com.

NEW SERVICE:

In an effort to serve the needs of our members, we are pleased to announce that Joy Benedek, our CEO, has received her certification as a Financial Counselor. This is a free service for any member needing assistance. All sessions and information are completely confidential. Please call the credit union to schedule an appointment.

ATTENTION ALL MEMBERS

With the start of a new year, it's a great time to make sure the credit union has your correct information. Please contact us to ensure that your name, address, phone number, and joint owner or owners are all correct.



**HOME BANKING,
BILLPAY AND
E-STATEMENTS
ARE HERE!!**

**Check us out @
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.

IMPORTANT INFORMATION FOR ALL MEMBERS!

We have reduced the initial membership fee from \$75.00 to \$25.00

TAKE ADVANTAGE OF OF THIS LOW, LOW COST TODAY!



Apply today
for our . . .

VISA CREDIT CARD!

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

Call the office for an application.

DIVIDENDS & LOANS

New dividends will be a tiered percentage rate.

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

NEW VEHICLES - 2009

| | |
|-----------------|------------|
| Up to 48 months |3.99% |
| 60 months |4.49% |
| 72 months |5.99% |

USED VEHICLES - 2006 to 2008

| | |
|-----------|------------|
| 48 months |5.25% |
| 60 months |5.75% |

USED VEHICLES - 2005 and older

| | |
|-----------|------------|
| 36 months |6.00% |
| 48 months |6.50% |
| 60 months |7.00% |

SIGNATURE LOAN

| | |
|-----------|-------------|
| 36 months |7.99% |
| 48 months |10.00% |
| 60 months |12.00% |

FULLY SECURED BY SHARES LOAN

| | |
|-----------------|------------|
| Up to 60 months |3.99% |
|-----------------|------------|

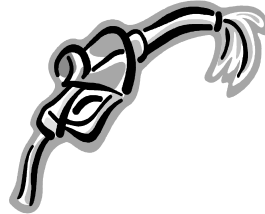
All rates are subject to change at any time.
Must meet qualification guidelines for all loans.

BETTER CHOICE LOANS

An alternative to payday loans.

NOTARY SERVICES ARE AVAILABLE

Joy Benedek has received her notary public certificate. Notary services are available free to members. Please check with the credit union in advance to ensure that Joy will be in the office when you need something notarized.



\$150.00 GET-GO GAS CARD

FOR A LIMITED TIME ONLY

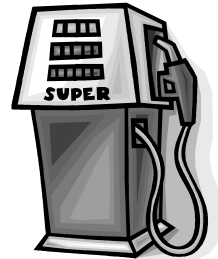
WITH A NEW LOAN
FOR A VEHICLE

@

ALCOSE CREDIT UNION
(MUST MEET QUALIFICATIONS GUIDELINES)

LOAN MUST BE APPROVED BY CREDIT COMMITTEE

LOAN MUST REMAIN WITH ALCOSE FOR THE TERM
SELECTED OR \$200.00 WILL BE CHARGED BACK TO THE
MEMBER



Holiday Loan Special



Up to \$4,000.00

12 months at 3.95% 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 10/1/08 THRU 1/31/09

2009 HOLIDAYS

The credit union will be closed on the following days:

| | | |
|------------------------|----------------|-------------|
| New Year's Day | January 1 | Thursday |
| Martin Luther King Day | January 19 | Monday |
| Presidents Day | February 16 | Monday |
| Good Friday | April 10 | Friday |
| Memorial Day | May 25 | Monday |
| Independence Day | July 3 | Friday |
| Labor Day | September 7 | Monday |
| Columbus Day | October 12 | Monday |
| Veterans Day | November 11 | Wednesday |
| Thanksgiving | November 26-27 | Thurs./Fri. |
| Christmas | December 25 | Friday |

Credit Unions - Together We're Better. It Pays to Use Your Credit Union!

Do You Belong? iBelong