

# The Chalkboard

"People Helping People, Together We're Better"

JULY 2014 NEWSLETTER



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

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## DO YOU:

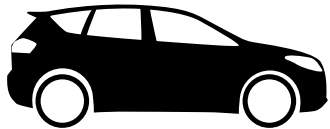
- Have **HIGH** interest credit card payments?
- Have a vehicle loan that is **NOT** financed by the Credit Union?
- Have **CHARGED OFF** accounts on your credit report that are lowering your credit score?



**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!**



## 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](http://LoveMyCreditUnion.org) to learn more.**



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

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 busi-  
ness service plans. *All this, just for being an Alcosé  
Credit Union member!*

Get the details at [LoveMyCreditUnion.org/Sprint](http://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.



## HOLIDAYS 2014

The credit union will be closed on the following days:

Independence Day ..... Friday, July 4  
Labor Day ..... Monday, September 1  
Columbus Day ..... Monday, October 13  
Veterans Day ..... Tuesday, November 11  
Thanksgiving ..... Thurs/Fri, November 27-28  
Christmas ..... Thursday, December 25

## MORTGAGES

Your Credit Union has been working on a new  
partnership for mortgages. This should be in place in  
the first week of July. Please check our website or call  
one of the offices for more information.

## COMING SOON!!!

The Credit Union is planning to join the Shared  
Branching Network. We feel that this will be a  
great benefit for all members to be able to make  
deposits, take withdrawals, and make loan payments  
at other credit unions in the network. This service  
should be available in early August. Watch the  
website for details or call one of the offices for more  
information.

## ALSO,

Through the Credit Union's core processor, we  
will be adding an Overdraft Protection Program.  
Details on this program should be available in August.



## 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 November 1, 2010, the Credit Union will  
begin assessing a \$2.00 per month maintenance fee  
on dormant accounts with balances of \$200 or less to  
help cover the cost of maintaining these accounts.

Please keep in mind that if an account remains  
dormant for 5 years, the state of Pennsylvania  
considers the money in the account to be Unclaimed  
Property. At that time, the Credit Union is obligated  
by law to forward the money to the state.

## 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.



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

Visit [www.lovemycreditunion.com](http://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% APY .....up to \$49,999.99  
 .25% APY .....\$50,000.00 and up

### NEW VEHICLES - 2013 to 2014

**Limited Time Offer - 2.99% APR  
 any term up to 72 months**

### USED VEHICLES - 2011 to 2013

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

### USED VEHICLES - 2010 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 months .....0.25% APY  
 18 months .....0.35% APY  
 24 months .....0.45% APY



## *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.

## 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 7/31/14

**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](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 . . .*

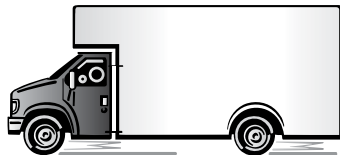


VISA  
CREDIT  
CARD!

- NO ANNUAL FEE
- FIXED 8.9% APR  
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
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's