

The Chalkboard

"People Helping People, Together We're Better"

JULY 2019 NEWSLETTER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

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NOTICE TO ALL ALCOSE CREDIT UNION MEMBERS

The Credit Union is conducting a regular verification of accounts. Please check your statement carefully. If there are any unresolved discrepancies, please contact:

ALCOSE CREDIT UNION
ATTN: Supervisory Committee
1985 Lincoln Way, Suite 23 #128
White Oak, PA 15131

This address is ONLY
for statement issues. Do
NOT send payments or
correspondence to this
address.

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.

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!



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

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:

- **\$100 Cash Reward** with each new line you activate with **Sprint**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- 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.
- **Onboarding new partners in 2019.**

Learn all about how your Alcosse Credit Union membership gets you all these exclusive savings, and more at Alcosse Credit Union or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

VACATION TIME LOAN SPECIAL

12 x 12 x 12

**Borrow \$1,200
for 12 Months
at 12.00% APR**

(MUST MEET QUALIFICATIONS
GUIDELINES FOR ALL LOANS.)

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

LOAN SPECIAL RUNS
THRU 7/31/19



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.

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 - 2018 to 2019

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

USED VEHICLES - 2016 to 2018

72 months	3.75% APR
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USED VEHICLES - 2015 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.

SHARE CERTIFICATES

Minimum deposit of \$1,000.00

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



SHERPA
IDENTITY PROTECTION

INTRODUCING SHERPA IDENTITY PROTECTION:

YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

Reality has sunk in for most of us, as breaches continue to expose sensitive personal information for millions of Americans. The chances of you being affected are extremely high. New breaches are constantly being discovered. The theft of personal information can turn lives upside down. Without assistance, it can damage finances, take significant time to fix, bringing about anxiety and distress.

Working with a leading provider of fraud detection solutions, Alcese Credit Union is offering Sherpa Identity Protection Services that will equip you with the tools to protect your personal information using top ID protection technology. Sherpa experts will also provide identity/credit restoration and lost wallet services should the need arise.

Sherpa has three levels of protection to fit every need and budget. Visit our website today for additional information. With identity theft on the rise, why not sign up today!

HOLIDAYS 2019

The credit union will be closed
on the following days:

Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Columbus Day	Monday, October 14
Veterans Day	Monday, November 11
Thanksgiving	Thursday, November 28
Christmas	Wednesday, December 25

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
- Identity Theft Protection
- 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
- Coindexter 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.

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.

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.

OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.

HOME BANKING, BILLPAY AND
E-STATEMENTS ARE ONLINE AT . . .

www.alcosecu.com