

The Chalkboard

"People Helping People, Together We're Better"

OCTOBER 2009 NEWSLETTER



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

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ONE MORE BENEFIT OF MEMBERSHIP!

Sprint Nextel is offering discounted rates to our members on their wireless services. Alcose Credit Union members can enjoy:

- 10% off most regularly priced Sprint Nextel service plans
 - 15% off most corporate liable wireless plans
 - Waived activation fee on all new lines
 - Waived upgrade fee
 - Nationwide coast-to-coast coverage
 - National rates with no roaming and long distance charges
 - Existing Sprint Nextel customers can also save
- Sprint Nextel Services - preferential rates - savings for members. 10% discounts on most monthly recurring charges, waived activation fee on new lines, and waived upgrade fee. Additional savings for corporate liable accounts.

Call **877.SAVE.4.CU** (877.728.3428) and tell them you are a
"Credit Union Member"

Ask to be attached to the NACUC Corporate ID
or Visit: **www.SprintSave4CU.com** or go to the nearest Sprint Store

If you are an **existing customer** please visit:
www.sprint-discount.com and under "Company/Organization Name"
enter: **Credit Union Member**



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.

**ATTENTION ALL FORMER
BASIL COMMUNITY
MASTERCARD HOLDERS!!**
Please watch your mail for an important letter explaining the conversion of your MasterCard over to the Alcose Visa Card on 11/14/2009.



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

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\$SAVERS 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 months10.00% APR
60 months12.00% APR

FULLY SECURED BY SHARES LOAN

Up to 60 months3.99% 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.



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



\$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 \$150.00 WILL BE CHARGED BACK TO THE MEMBER.

2009 HOLIDAYS

The credit union will be closed on the following days:

Columbus Day	.....Monday, October 12
Veterans Day	.....Wednesday, November 11
Thanksgiving	.....Thurs./Fri., November 26-27
Christmas	.....Friday, December 25

IMPORTANT INFORMATION FOR ALL MEMBERS!

A minimum balance of \$25 is required for membership.
Accounts with balances below this must be brought up to the minimum or membership in the credit union will have to be discontinued.



**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

Call the office for an application.

**International Credit Union Day
is October 15, 2009**

This year's theme is:



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

CREDIT UNIONS CELEBRATED THEIR 100 YEAR ANNIVERSARY!

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.