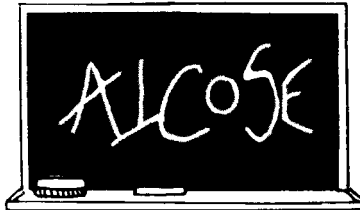




**OFFICE HOURS:**  
**Monday - Friday:**  
 8:00 am - 4:30 pm



**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**

**APRIL 2008 NEWSLETTER**



**Check us out @**  
**[www.alcosecu.com](http://www.alcosecu.com)**

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

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.

**Don't miss your chance to  
 celebrate the 50's and 60's  
 with your fellow  
 Credit Union members!**

**DATE:** Sunday, April 20, 2008  
**PLACE:** Georgetown Centre  
 Pleasant Hills  
**TIME:** 11:30 am - Brunch  
 1:00 pm - Meeting

Everyone attending will have a chance to win VISA Gift Cards or a Digital Picture Frame. A Chinese Auction to benefit St. Jude Children's Hospital will top off the afternoon.

So don't delay! The countdown on our website is moving quickly. Call today to reserve your place before time runs out.  
**BE THERE OR BE SQUARE!**



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

**REMINDER:**

**PLEASE ADDRESS ALL  
 CORRESPONDENCE  
 TO OUR NEW ADDRESS:**

Empire Building, Suite 101  
 3001 Jacks Run Road  
 White Oak, PA 15131-2555



**Spring  
 Loan  
 Special**

**Up to \$4,000.00**  
**12 months at 5.0% APR**  
**18 months @ 5.5% APR**

*(Must meet qualifications guidelines for all loans.)*  
 Call or come in to the office to apply.  
**LOAN SPECIAL ENDS APRIL 30, 2008.**



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.

1%	.....up to \$4,999.99
1.5%	.....\$5,000.00 up to \$9,999.99
2.0%	.....\$10,000.00 to \$24,999.99
2.5%	.....\$25,000.00 up to \$49,999.99
3.0%	.....\$50,000.00 up to \$99,999.99

#### NEW VEHICLES - 2008

Up to 60 months	.....5.99%
72 months	.....7.50%

#### USED VEHICLES - 2005 to 2007

24 to 60 months	.....6.99%
72 months	.....7.50%

#### USED VEHICLES - 2004 and older

36 months	.....8.00%
48 months	.....8.50%
60 months	.....9.00%
72 months	.....9.50%

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

### 2008 HOLIDAYS

*The credit union will be closed  
on the following days:*

Memorial Day	May 26	Monday
Independence Day	July 4	Friday
Labor Day	September 1	Monday
Columbus Day	October 13	Monday
Veterans Day	November 11	Tuesday
Thanksgiving	November 27-28	Thurs./Fri.
Christmas	December 25	Thursday

### MEMBERS ARE RESPONSIBLE FOR ALL LOAN PAYMENTS BEING MADE ON TIME.

Please let us know if you  
have moved, changed your  
name through marriage  
or changed jobs.

Be sure to notify the  
Credit Union in writing with  
your new information.

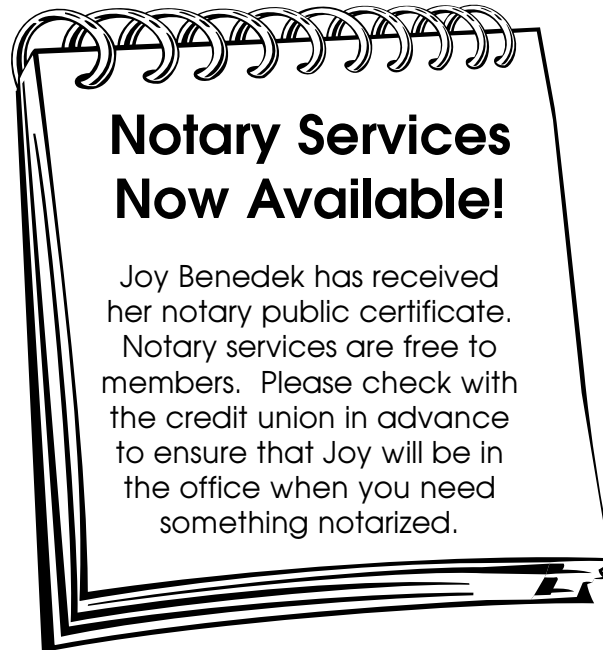
*Now Offering!*

### Better Choice Loans . . .

...an alternative to payday loans.

### We offer **FREE** checking!

- No Minimum Balance
- Payroll Deduction/Direct Deposit Available
- Free Checks for Members 65 or Older
- First 50 Checks Free
- Visa Debit Cards
- Duplicate Checks
- Overdraft Protection



**Credit Unions - Together We're Better. It Pays to Use Your Credit Union!**  
**Do You Belong? iBelong**