

The Chalkboard

"People Helping People, Together We're Better"

APRIL 2009 NEWSLETTER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

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58th Annual Meeting

The Annual Membership Meeting will be held on April 26, 2009 at the Georgetown Centre in Pleasant Hills. A buffet brunch will begin at 11:30 AM with the meeting immediately following at 1:00 PM. This year's meeting will feature a Country Western theme. Come meet your fellow members and have a great time. There will be food, fun, prizes, and a Chinese Auction. So what are you waiting for? Get out those jeans and cowboy boots and ride on over to the Georgetown. Either cut out the registration form below and mail it, send us an email at info@alcosecu.com, or call the credit union at 412 673-2450 to make your reservations. Reservations should be made by April 23rd.

GRAND PRIZE: iPod Touch

CHINESE AUCTION:

- ★ Steelers Basket – **Includes: Super Bowl DVD autographed by Hines Ward and 75th Season Terrible Towel**
 - ★ Steelers Basket – **Includes: IC Light Super Bowl T-Shirt, 2 cans of IC Light with Super Bowl logo, and picture of James Harrison's catch.**
 - ★ Kids Basket
 - ★ Car Wash Basket
 - ★ Candle Basket
 - ★ Memory Basket
 - ★ Breakfast Basket
 - ★ Lottery Basket
 - ★ Movie Basket
 - ★ Garden Basket
- (More may be added after date of printing)



CREDIT UNION

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

Phone: 412-673-2450
FAX: 412-673-2483

Visit us on the web @
www.alcosecu.com

OFFICE HOURS:

Monday - Friday:
8:00 am - 4:30 pm

**Please register me for the 58th Annual Meeting
on April 26, 2009**

- ___ Number of Adults Members \$11.00 • Guests \$16.00
___ Number of Children 2 yrs – 8 yrs \$6.95 • Under 2 yrs – free
- ___ My check is enclosed
___ Please debit my Alcose account

Name: _____

Member Number: _____

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\$AVERS 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

Up to 48 months	.....3.99% APY
60 months	.....4.49% APY
72 months	.....5.99% APY

USED VEHICLES - 2006 to 2008

48 months	.....5.25% APY
60 months	.....5.75% APY

USED VEHICLES - 2005 and older

36 months	.....6.00% APY
48 months	.....6.50% APY
60 months	.....7.00% APY

SIGNATURE LOAN

36 months	.....7.99% APY
48 months10.00% APY
60 months12.00% APY

FULLY SECURED BY SHARES LOAN

Up to 60 months3.99% APY
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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%
\$ 5,000 - \$ 9,999	.....1.5%
\$10,000 - \$ 24,999	.....2.5%
\$25,000 - \$ 49,999	.....2.75%
\$50,000 - \$100,000	.....3.0%

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.

FEDERAL RESERVE NOTE

Tax Season 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 THRU 4/30/09

ONE DOLLAR



\$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:

Good Friday	.....Friday, April 10
Memorial Day	.....Monday, May 25
Independence Day	.....Friday, July 3
Labor Day	.....Monday, September 7
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!

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

TAKE ADVANTAGE OF THIS LOW, LOW COST TODAY!



**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.



NEWS

DEBIT CARD HOLDERS

Please be sure that you have destroyed your old debit card. You should only be using the card that has the sunset on it. If you have given any company your debit card number to use for reoccurring charges, please be sure to notify them of your new debit card number.

Apply today for our . . .

VISA CREDIT CARD!

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

Call the office for an application.

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

CREDIT UNIONS CELEBRATED THEIR 100 YEAR ANNIVERSARY!

NATIONAL CREDIT UNION YOUTH WEEK

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.