

The Chalkboard

"People Helping People, Together We're Better"

APRIL 2012 NEWSLETTER



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

IN THIS ISSUE

- Services
- Loan Special
- Clubs
- Website Info
- Holiday Closings
- Rates
- Student Loans
- Family Special
- Mortgage Loans
- Identity Theft
- Annual Meeting

COME ONE - COME ALL!

61st Annual Membership Meeting • April 22, 2012

Come show your support for YOUR credit union. The 61st Annual Meeting of the membership of Alcose Credit Union will be held on Sunday, April 22, 2012 at the Georgetown Centre. It promises to be a great time for all beginning with brunch starting at 11:00 am followed by the meeting. As usual, the afternoon will end with the Chinese Auction which this year will benefit the Make-A-Wish Foundation. And don't miss out on your chance at the drawings for some great gift cards. This year our theme is cartoon characters. Feel free to dress up as or wear a shirt with your favorite character if you like. It's a great time to casually meet and eat with your fellow members. Please make plans to join us. The Georgetown is located at 526 East Bruceton Road, Pleasant Hills, PA 15236.

The cost for brunch is:

Adult member: \$11.00
Non-member (guests): \$14.00
Children (6-10): \$ 5.00
Children (5 & under): FREE

Call the Credit Union at
412-673-2450 or 412-881-8871
to reserve your place for the meeting.

(Pictures from previous meetings may be viewed on our website.) **THAT'S ALL FOLKS!!!**

IDENTITY THEFT!!!!!!!!!!!!

Identity Theft is a silent crime and the fastest growing crime in this country. Most victims don't know they are victims until it is too late. Don't let yourself become that next victim. The Credit Union is offering identity theft protection through ITAC Sentinel. For more information about this valuable product, contact the Credit Union or visit our website at www.alcosecu.com.

MORTGAGES



The members have been asking, and the Credit Union is responding to those requests. In a partnership with CUC Mortgage, the Credit Union is now offering first mortgages. For more information, call the Credit Union or visit our website at www.alcosecu.com.



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

NEWS FLASH - Limited Time

Any family member of an Alcose Credit Union member wanting to become part of the Alcose Family will receive an initial \$5.00 deposit to a shares account and the \$1.00 processing fee will be waived. So why not have your family members call today so they can enjoy all the benefits of belonging to your credit union?

Call us at 412-673-2450 or 412-881-8871.



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.

We Want You To Join Our Clubs!

We now offer 3 great clubs: KIDS, TEENS and SENIORS.

For more information on these clubs, visit our website at www.alcosecu.com or call the Credit Union.



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.
 .30% APYup to \$49,999.99
 .75% APY\$50,000.00 and up

NEW VEHICLES - 2011 to 2012

**Limited Time Offer - 3.99% APR
 any term up to 72 months**

USED VEHICLES - 2009 to 2011

48 months 5.25% APR
 60 months 5.75% APR
 72 months 6.25% APR

USED VEHICLES - 2008 and older

36 months 6.00% APR
 48 months 6.50% APR
 60 months 7.00% 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 3.99% 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 months0.65% APY
 18 months0.85% APY
 24 months1.15% 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.



TAX TIME LOAN SPECIAL

\$500 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 5/31/12

2012 HOLIDAYS

The credit union will be closed on the following days:

Good FridayFriday, April 6
 Memorial DayMonday, May 28
 Independence DayWednesday, July 4
 Labor DayMonday, September 3
 Columbus DayMonday, October 8
 Veterans DayFriday, November 12
 ThanksgivingThurs./Fri., November 22-23
 ChristmasTuesday, December 25
 New Years HolidayTuesday, January 1, 2013

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.

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**

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
- New!** • Long Term Care Insurance
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's
- Identity Theft Protection
- New!** • Mortgage Loans