

# The Chalkboard

"People Helping People, Together We're Better"

## JULY 2022 NEWSLETTER



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

### HOLIDAYS 2022

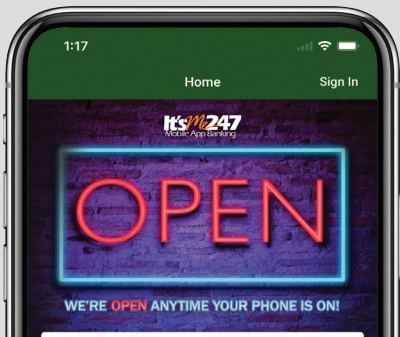
The credit union will be closed  
on the following days:

Independence Day ..... Monday, July 4

Labor Day ..... Monday, September 5

### OUR NEW SYSTEM IS UP AND RUNNING

If you have not checked out  
our new and improved home  
banking site and mobile app,  
please call the credit union  
to get you started!!! It's fast,  
easy and convenient.



## NOTIFICATION OF DORMANT ACCOUNTS



### EFFECTIVE AUGUST 1, 2022!

Accounts are considered dormant if there is no activity for 12 months. The credit union will charge a \$5.00 per month after the 12 months of inactivity. Activities considered as transactions include deposits, withdrawals, transfer of funds or verbal contact with the credit union. Dividends are not considered activity. Inactivity fee will not be charged for youth accounts or members over age of 65. Accounts that exceed over \$5,000.00 on an average daily balance will not be charged the dormant account fee.

Under PA Escheat Law, any share account with no activity for three (3) years or longer is considered abandoned property. After three (3) years, any dormant account with a balance is reported and sent to the PA State Department of Revenue.



#### 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 8:30 am - 4:00 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:

Monday - Friday 9:00 am - 4:00 pm

VISIT US ON THE WEB @ [www.alcosecu.com](http://www.alcosecu.com)

## 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
- 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
- Coindexer Club for Kids
- Reality Fairs for Teens
- Mobile Banking
- Remote check Deposit
- Pay Moli
- Debit card mobile alerts
- Charge watch mobile for credit cards

## TRAVELING THIS SUMMER

### CHECK IN WITH ALCOSE CREDIT UNION FIRST

Contact the credit union before you travel so we can put a travel notification on your Debit or Credit Cards.



## VACATION LOAN SPECIAL



**\$500.00 to \$5,000.00**

**12 months @ 3.99% 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 7/31/2022

## GAP INSURANCE

If your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, your auto insurance company usually covers the replacement value. However, there may still be a gap in your loan balance not covered by the insurance settlement. This can amount to thousands of dollars.

With Guaranteed Asset Protection, **your remaining loan balance could be paid in full**, saving you months of payments on a vehicle you no longer own. You can add the coverage to any car financed with Alcosse Credit Union. Please contact us for a quote.

## 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.

## OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.

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

**[www.alcosecu.com](http://www.alcosecu.com)**