

# The Chalkboard

"People Helping People, Together We're Better"

JANUARY 2015 NEWSLETTER



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

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Shared Branching is Here  
See the enclosed flyer, our website, or  
call either office for details.

## OVERDRAFT PROTECTION PROGRAM

This service is available January 1, 2015.

Call the Credit Union for details.

## CALLING ALL KIDS!

On October 13, 2014, Alcose Credit Union added the Coindexter Club for kids. Coindexter Club is an online, virtual world filled with one fascinating adventure after another. Each adventure helps you learn to earn, save, spend and invest money. The Club is recommended for children 5-12 years old. If you like to play games, you're going to love Coindexter. There is no charge for this. So, GO HAVE FUN!



### 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:

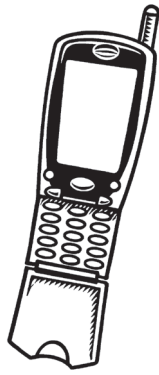
Monday - Friday: 9:00 am - 4:00 pm  
Saturday: 9:00 am - Noon

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

Say "HELLO" to the  
Sprint Credit Union  
member discount!

RECEIVE A 10% DISCOUNT\* ON  
SELECT REGULARLY PRICED  
SERVICE PLAN - plus waived  
application and upgrade fees.

It's all possible thanks to your Credit Union, Invest in America and Sprint. You can even save on business accounts with a 15% discount\* on select regularly priced business service plans. *All this, just for being an Alcoso Credit Union member!*



Get the details at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)  
or visit any Sprint retail location.

Call 877.SAVE.4.CU, tell them you're a credit union member and ask to be attached to the NACUC\_ZZM corporate ID.

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines.

## 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.

## SAVE THE DATE!

As the New Year begins and everyone is putting those special dates in on their new calendars, remember to save April 19, 2015 for the 64th Annual Meeting of Alcoso Credit Union. More details will be on our website or at either office as they become available. We hope to see you all there.

## HOLIDAYS 2015

The credit union will be closed  
on the following days:

New Years Day..... Thursday, January 1  
Martin Luther King Day..... Monday, January 19  
Presidents Day ..... Monday, February 16  
Good Friday..... Friday, April 3  
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



## DORMANT ACCOUNTS

Credit Union accounts are considered dormant when there has been no activity or contact with the Credit Union for 2 years. The Credit Union has to pay maintenance fees on these accounts despite the fact that there has been no activity. Therefore, effective March 1, 2015, the Credit Union will increase the maintenance fee on dormant accounts with balances of \$200 or less to \$5.00 per month to help cover the cost of maintaining these accounts.

Please keep in mind that if an account remains dormant for 3 years, the state of Pennsylvania considers the money in the account to be Unclaimed Property under the Escheat Law. At that time, the Credit Union is obligated by law to forward the money to the state. Due to all costs involved, the Credit Union will assess a \$50 Escheat Fee against the account before remitting the balance to the state of Pennsylvania.



**BOTH GM AND CHRYSLER ARE OFFERING INCENTIVES TO  
CREDIT UNION MEMBERS ON SELECT MODELS OF NEW CARS.**

Visit [www.lovemycreditunion.com](http://www.lovemycreditunion.com) for additional information or to obtain a Credit Union certificate for use at the dealer.

If anyone needs assistance in doing this please call the credit union at 412-673-2450.

**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.

.10% APY .....up to \$49,999.99  
 .25% APY .....\$50,000.00 and up

### NEW VEHICLES - 2014 to 2015

**Limited Time Offer - 2.99% APR  
 any term up to 72 months**

### USED VEHICLES - 2012 to 2014

48 months ..... 4.25% APR  
 60 months ..... 4.75% APR  
 72 months ..... 5.25% APR

### USED VEHICLES - 2011 and older

36 months ..... 5.00% APR  
 48 months ..... 5.50% APR  
 60 months ..... 6.00% APR

### *New!* CLASSIC CARS

24 months ..... 4.75% APR  
 36 months ..... 5.00% APR  
 48 months ..... 5.25% APR  
 60 months ..... 5.50% 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 ..... 3.50% 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 months .....0.25% APY  
 18 months .....0.35% APY  
 24 months .....0.45% APY



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

## *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.

## DO YOU:

- Have **HIGH** interest credit card payments?
- Have a vehicle loan that is **NOT** financed by the Credit Union?
- Have **CHARGED OFF** accounts on your credit report that are lowering your credit score?



If you answered YES to any one of these questions,  
 we may have a solution to help you.

*Call the Credit Union for more information.*

## **We are here to help!**

## CHRISTMAS LOAN SPECIAL

**\$500.00 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 1/31/15



**ALCOSE CREDIT UNION IS NOW OFFERING CASHIER'S  
 CHECKS FOR A LOW FEE OF ONLY \$5.00!**

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

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

## Discover Affordable, Worry-Free Driving with Credit Union Auto Club

Alcose Credit Union now offers **Credit Union Auto Club**, a roadside assistance program created exclusively for our members and provides unparalleled service and unprecedented value. **Credit Union Auto Club** offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, **Credit Union Auto Club** is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.



Speak to an Alcose Credit Union member representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to learn more.

## 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
- Student Loans
- Pet Loans
- Computer Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's



CHECK OUT THE  
NEW MEMBERS  
FINANCIAL  
NETWORK  
SECTION!