

The Chalkboard

"People Helping People, Together We're Better"

JANUARY 2016 NEWSLETTER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

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INTRODUCING HEALTH INSURANCE FOR YOUR VEHICLE

Alcose Credit Union is now offering an extended warranty for vehicles. Whether you have a loan on your vehicle or not, OR even if your vehicle is financed somewhere else, you are still eligible for this wonderful protection at extremely reasonable rates. Call the credit union today for additional information and pricing on the best plan for your vehicle.



SHERPA
IDENTITY PROTECTION

INTRODUCING SHERPA IDENTITY PROTECTION:

YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

Working with a leading provider of fraud detection solutions, Alcose Credit Union is offering Sherpa Identity Protection Services that will equip you with the tools to protect your personal information using top ID protection technology. Sherpa experts will also provide identity/credit restoration and lost wallet services should the need arise.

Sherpa has three levels of protection to fit every need and budget. Visit our website today for additional information.

NEW LOAN PROMOTIONS

\$75.00 GAS CARD
*with a new loan for a
vehicle*

Must meet qualification
guidelines.

Loan must be approved by
loan officers.

Loan must remain with Alcose for
the term selected or the \$75 will
be charged back to the member.

\$75.00 GIFT CARD

Any member closing a loan (ex-
cluding vehicle, Better Choice and
No Credit Check Loans) between
the first of the month and the end
of the month will be entered into
a drawing for the gift card.

Gift card will be the winning mem-
ber's choice: Restaruant, Get-Go
Gas Card, or Giant Eagle Card.



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

CALLING ALL KIDS!

Check out the Coindexer Club. The Club is an on-line, 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 Coindexer. And it's **FREE**. So, GO HAVE FUN!



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. The maintenance fee on dormant accounts with balances of \$200 or less is \$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.

SAVE THE DATE!

As the New Year begins and everyone is putting those special dates in on their new calendars, remember to save April 24, 2016 for the 65th Annual Meeting of Alcosse 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 2016

The credit union will be closed on the following days:

New Years Day..... Friday, January 1
Martin Luther King Day..... Monday, January 18
Presidents Day Monday, February 15
Good Friday..... Friday, March 25
Memorial Day Monday, May 30
Independence Day Monday, July 4
Labor Day Monday, September 5
Columbus Day Monday, October 10
Veterans Day..... Friday, November 11
Thanksgiving Thurs/Fri, November 24-25
Christmas Monday, December 25

LOVE YOUR SAVINGS, LOVE YOUR HOME

Alcosse Credit Union knows your home is a big investment, and we already help you save on mortgages and home loans. Now with the Love My credit Union Rewards program, you can save even more. Here are just some of the valuable discounts members receive on products and services you use every day.

- Receive a 10% discount on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings each).
- Save up to \$120 on new DIRECTV service and get a bonus gift card.
- Members receive \$850 in startup equipment plus an exclusive \$425 in additional equipment with the ADT Credit Union Member Plan
- Receive 60% off or more on your out-of-state moves with Allied.

The more offers you take advantage of, the more you save. In fact, members have saved over \$1 billion with Love My Credit Union Rewards discounts.

To find out more about how to save on your home and learn about other valuable discounts, visit LoveMyCreditUnion.org. There, you'll find all the program details and the most current list of offers. And you get all these offers and discounts just for being a member of Alcosse Credit Union.

Start saving today at LoveMyCreditUnion.org

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.

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 - 2015 to 2016

**Limited Time Offer - 1.99% APR
any term up to 72 months**

USED VEHICLES - 2013 to 2015

48 months 2.74% APR

60 months 2.99% APR

72 months 3.50% APR

USED VEHICLES - 2012 and older

36 months 3.25% APR

48 months 3.74% APR

60 months 4.25% 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 months 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

**Shared Branching is Here.
See our website, or call
either office for details.**

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!

HOLIDAY 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 1/31/16

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

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
- CU Road Pal (Auto Club)
- Auto Insurance
- Home Insurance
- Life & AD&D Insurance
- Bill Consolidation Loans
- Share Secured Loans
- First Mortgages
- Student Loans
- Pet Loans
- Computer Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Identity Theft Protection
- 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
- Coindexter Club for Kids
- Realty Fairs for Teens

Get safety and security of roadside assistance and more for less than \$1 per week*

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



For less than \$1 per week* get the safety and security of roadside assistance. From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, CU Road Pal 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 to learn more.**

*Based on individual roadside assistance plan.

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.

Alcose Credit Union is now offering mortgage financing

Through an exciting new partnership with Owners Choice Funding (formerly CUC Mortgage Corporation), we're expanding our service offerings to include mortgage financing. Whether you're purchasing a home or refinancing your mortgage, you can look to Alcose Credit Union for trusted advice and exceptional service.

Our new mortgage program features:

- a secure online application process
- expanded loan programs
- low interest rates and closing costs
- expert support and assistance throughout the entire process

All Alcose Credit Union mortgage loans will be serviced through Owners Choice Funding, a full-service mortgage corporation serving credit unions in the greater Northeast. With over 20 years of exclusive credit union mortgage experience, Owners Choice Funding is a trusted partner for credit union mortgage lending.

If you are looking for competitive mortgage financing from a lender you can trust, stop by our office, go to our website at www.alcosecu.com or call us at 412-673-2450.

OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.

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

www.alcosecu.com