

# The Chalkboard

"People Helping People, Together We're Better"

JANUARY 2023 NEWSLETTER



AMERICA'S  
CREDIT UNIONS™

Where people are worth more than money.™

## HOLIDAYS 2023

The credit union will be closed on the following days:

**New Years Day**  
Monday, January 2

**Martin Luther King Day**  
Monday, January 16

**President's Day**  
Monday, February 20

— HAPPY NEW YEAR —

# 2023

## DORMANT ACCOUNTS

The Pennsylvania Treasury requires all financial institutions to report unclaimed property. Unclaimed property includes funds left inactive in an account for three years. Dividends and fees do not count as activity.



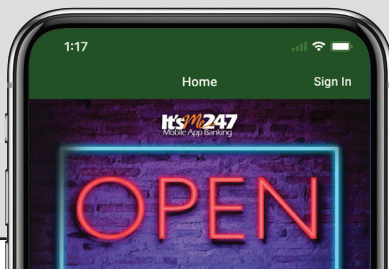
A \$5.00 dormant account fee will be applied to accounts that are inactive for 12 months or more. Youth accounts under age 18 and Senior accounts over age 65 are not subject to the dormant fee.

If there is no activity after 36 months, the remaining funds in the account will be forwarded to the State of Pennsylvania. You can also view any unclaimed property at [www.patreasury.gov](http://www.patreasury.gov).

To activate your account, make a transaction, set up Direct Deposit or simply call the credit union.

## 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.



Have your tax refund sent to alcoSecu credit union in your Savings or Checking Account. You will need our routing number (243083211) and your 12-digit account number. Please call the credit union for your account number.



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

## NEW YEAR NEW ME

**Get fit with your finances!!**

Buried in debt, call the credit union for details on our loan options. Must meet the guidelines to qualify.



## HOLIDAY LOAN SPECIAL



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

**12 months @ 4.99% APR**

**18 months @ 5.25% APR**

(MUST MEET QUALIFICATIONS  
GUIDELINES FOR ALL LOANS.)

**Call or come in to the office to apply.**

LOAN SPECIAL RUNS  
11/1/2022 – 1/31/2023

## 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 Alcose 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)