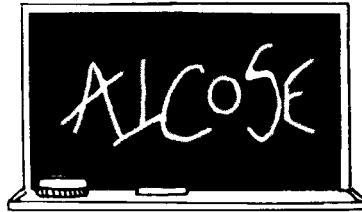




AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



CREDIT UNION

ALCOSE CREDIT UNION

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

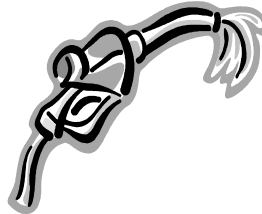
JULY 2008 NEWSLETTER



**Check us out @
www.alcosecu.com**

**HOME BANKING, BILLPAY AND
E-STATEMENTS ARE HERE!!**

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.



**\$200.00
GET-GO
GAS CARD**

FOR A LIMITED TIME ONLY

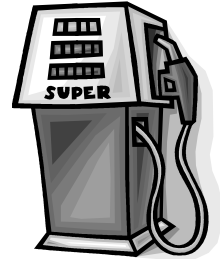
WITH A NEW LOAN
FOR A VEHICLE

@

ALCOSE CREDIT UNION
(MUST MEET QUALIFICATIONS GUIDELINES)

LOAN MUST BE APPROVED BY CREDIT COMMITTEE

LOAN MUST REMAIN WITH ALCOSE FOR THE TERM
SELECTED OR \$200.00 WILL BE CHARGED BACK TO THE
MEMBER



FYI

**Christmas Club Policy only permits
one disbursement per year. Checks are
sent out during the first week of October.**

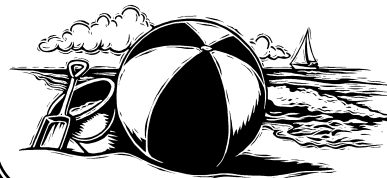
**SUMMER LOAN
SPECIAL**

Up to \$4,000.00

12 months at 4.0% APR

18 months @ 4.5% APR

(Must meet qualifications guidelines for all loans.)



Call or come in to
the office to apply.

**LOAN SPECIAL
ENDS
JULY 31, 2008.**

REMINDER:

**PLEASE ADDRESS ALL
CORRESPONDENCE
TO OUR NEW ADDRESS:**

Empire Building, Suite 101
3001 Jacks Run Road
White Oak, PA 15131-2555



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



Apply today
for our . . .

VISA CREDIT CARD!

- NO ANNUAL FEE
- FIXED **8.9%** APR

Call the office for an application.

DIVIDENDS & LOANS

New dividends will be a tiered percentage rate.

.75%	.....up to \$9,999.99
1.00%	.....\$10,000.00 to \$24,999.99
1.25%	.....\$25,000.00 up \$49,999.99
1.50%	.....\$50,000.00 up \$99,999.99

NEW VEHICLES - 2008

Up to 48 months	.....3.99%
60 months	.....4.49%
72 months	.....5.99%

USED VEHICLES - 2005 to 2007

48 months	.....5.25%
60 months	.....5.75%

USED VEHICLES - 2004 and older

36 months	.....6.00%
48 months	.....6.50%
60 months	.....7.00%

SIGNATURE LOAN

36 months	.....7.99%
48 months10.00%
60 months12.00%

FULLY SECURED BY SHARES LOAN

Up to 60 months3.99%
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All rates are subject to change at any time.
Must meet qualification guidelines for all loans.

2008 HOLIDAYS

*The credit union will be closed
on the following days:*

Independence Day	July 4	Friday
Labor Day	September 1	Monday
Columbus Day	October 13	Monday
Veterans Day	November 11	Tuesday
Thanksgiving	November 27-28	Thurs./Fri.
Christmas	December 25	Thursday

SHARE CERTIFICATES

Our newest benefit now available to our
Credit Union members!

\$5,000 - \$9,999	.....1.50% for 12 months
\$10,000 - \$24,999	.....2.50% for 12 months
\$25,000 - \$49,999	.....2.75% for 12 months
\$50,000 - \$100,000	.....3.00% for 12 months



Now Offering!

Better Choice Loans . . .

...an alternative to payday loans.

We offer FREE checking!

- No Minimum Balance
- Payroll Deduction/Direct Deposit Available
- Free Checks for Members 65 or Older
- First 50 Checks Free
- Visa Debit Cards
- Duplicate Checks
- Overdraft Protection



Notary Services Now Available!

Joy Benedek has received
her notary public certificate.
Notary services are free to
members. Please check with
the credit union in advance
to ensure that Joy will be in
the office when you need
something notarized.

Credit Unions - Together We're Better. It Pays to Use Your Credit Union!

Do You Belong? iBelong