

# The Chalkboard

"People Helping People, Together We're Better"

**JULY 2009 NEWSLETTER**



AMERICA'S  
CREDIT UNIONS™

Where people are worth more than money.™

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*Welcome!*

## Basil Community Credit Union

Please join us in extending a warm welcome to the members of Basil Community Credit Union into the Alcose family.

The merger into Alcose was effective 5/1/2009. The Basil office will continue to remain open. Therefore, Alcose now has a branch office at 1732 Brownsville Road in Pittsburgh.

All members are welcome at both offices.

## DEBIT CARD HOLDERS

Please be sure that you have destroyed your old debit card. You should only be using the card that has the sunset on it. If you have given any company your debit card number to use for reoccurring charges, please be sure to notify them of your new debit card number.

Please remember that debit cards have a daily transaction limit of \$500. This is for your protection. However, if this limit is not sufficient for you, please call the office to have it changed. In addition, please remember that it is very dangerous to use your debit card for online transactions. When ordering anything online, a credit card should be used.

**ALCOSE CREDIT UNION DEBIT CARDS CAN ONLY BE USED TO WITHDRAW MONEY FROM YOUR SHAREDRAFT/CHECKING ACCOUNT!**



### 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**



### 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)**

# We Want You To Join Our Clubs!

We now offer 3 great clubs: **KIDS, TEENS** and **SENIORS**.

**ALLI THE SAVER-GATOR**



Join the **ALCOSE** kids club

## CALLING ALL KIDS!

Alli the Saver-Gator is the official club mascot of the Alcese Kids Club and he wants to see all the kids learn how to save their money. Can you help Alli on his mission?

The Alcese Kids Club is for all kids 12 years old and under. If you are in this age group and are already a member of Alcese, you are automatically enrolled in the Kids Club. If you would like to be in the Alcese Kids Club we will help you get started by paying the initial \$6.00 (\$1.00 membership fee and \$5.00 deposited into the new savings club). The rest is up to you. Start saving today and watch your money grow. On the last business day of each month, we will have a drawing.

To be included in the drawing, you must have made a deposit into your savings account that month. Only the kids who have made a deposit that month will be entered into the drawing. The winner will receive a \$25.00 gift card for Toys-R-Us.

## THE SMILING FACES OF \$AVERS

### CALLING ALL TEENS!

Start saving now for the future. The Teen Savers Club is for everyone from 13 - 20 years of age. If you are already a member of the Alcese Credit Union then you are automatically enrolled in the club. On the last business day of the month, all teens that have made a deposit into their savings account during that month will be included in a drawing for a \$25.00 Visa Gift Card.

**So start saving now and you could be a winner!!**



## JOIN OUR SENIOR\$AVERS CLUB TODAY!!

*start saving now for*  
**VACATIONS**  
**NEW CAR**  
**GRANDCHILDREN**  
**ANYTHING YOU WANT**

*You worked your whole life,  
You deserve it!*

## ATTENTION ALL SENIORS!

You still have plenty of future left. The Senior Savers Club is for everyone 60 years of age and older. If you are already a member of the Alcese Credit Union then you are automatically enrolled in the club. On the last business day of the month, all seniors that have made a deposit into their savings account during that month will be included in a drawing for a \$25.00 GetGo Gas Card.

**So start saving now and you could be a winner!!**

**Credit Unions - Together We're Better. It Pays to Use Your Credit Union!**  
**iBelong Do You Belong?**

## DIVIDENDS & LOANS

New dividends will be a tiered percentage rate.

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

### NEW VEHICLES - 2009

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

### USED VEHICLES - 2006 to 2008

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

### USED VEHICLES - 2005 and older

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

### SIGNATURE LOAN

36 months	.....7.99% APR
48 months	.....10.00% APR
60 months	.....12.00% APR

### FULLY SECURED BY SHARES LOAN

Up to 60 months	.....3.99% APR
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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

The Credit Union now offers term share certificates.

All certificates are for 12 month terms.

\$ 1,000 - \$ 4,999	.....1.0% APY
\$ 5,000 - \$ 9,999	.....1.5% APY
\$10,000 - \$ 24,999	.....2.5% APY
\$25,000 - \$ 49,999	.....2.75% APY
\$50,000 - \$100,000	.....3.0% APY

### 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.



**VACATION LOAN SPECIAL**

**Up to \$4,000.00**  
**12 months at 3.95% 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 7/31/09



**\$150.00 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 \$150.00 WILL BE CHARGED BACK TO THE MEMBER.

## 2009 HOLIDAYS

The credit union will be closed on the following days:

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

## IMPORTANT INFORMATION FOR ALL MEMBERS!

We have reduced the initial membership fee from \$75.00 to \$25.00

**TAKE ADVANTAGE OF THIS LOW, LOW COST TODAY!**



**CHECK OUT THE  
NEW MEMBERS  
FINANCIAL  
NETWORK  
SECTION!**

**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

Call the office for an application.

*To all our Members . . .*

*Have a  
safe and  
enjoyable  
summer!*



## 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
- Periodic Loan Specials
- Better Choice Loans
- Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's

## CREDIT UNIONS CELEBRATED THEIR 100 YEAR ANNIVERSARY!

Help keep the tradition going. What better time to sign your children, grandchildren, nieces, nephews, cousins, etc. up for a credit union account? The children are our future. Start them off right – saving for their future.