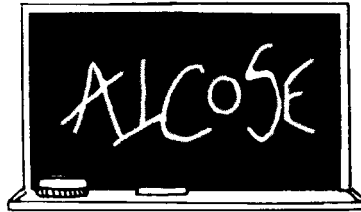




AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



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

OCTOBER 2008 NEWSLETTER

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.

Join us for the Grand Opening of our kids area in the office lobby on Saturday, November 1, 2008 from 10am to 2pm.

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 SENIORSAVERS 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!!

IMPORTANT INFORMATION FOR ALL MEMBERS!

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

TAKE ADVANTAGE OF OF THIS LOW, LOW COST TODAY!



Apply today
for our . . .

VISA CREDIT CARD!

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

Call the office for an application.



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

Check us out @
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.

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 - 2009

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

USED VEHICLES - 2006 to 2008

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

USED VEHICLES - 2005 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.

BETTER CHOICE LOANS

An alternative to payday loans.

2008 HOLIDAYS

The credit union will be closed on the following days:

Columbus Day	October 13	Monday
Veterans Day	November 11	Tuesday
Thanksgiving	November 27-28	Thurs./Fri.
Christmas	December 25	Thursday

Holiday 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 10/1/08 THRU 1/31/09



\$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



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