

# The Chalkboard

"People Helping People, Together We're Better"

## OCTOBER 2012 NEWSLETTER



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

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## YOU COULD BE THE WINNER OF A \$50 VISA GIFT CARD - LET THE CONTEST BEGIN!!!!

Any member who signs up for E-Statements between September 17th and October 31st, 2012 will automatically have their name in a drawing to be held on November 1, 2012. The credit union will draw 3 winning names. Each of the members whose names are drawn will win a \$50 VISA Gift Card. To sign up for E-Statements, you may call the credit union for a form, print the form from our website, or stop in at either office and fill out a form.

Also, think about signing up for Home Banking and/or electronic BillPay. Make life a little easier and have 24 hour access to your account. **GOOD LUCK TO ALL!!!!!!!**



## HOLIDAY LOAN SPECIAL

**\$500 to \$5,000.00**

**12 months at 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 1/31/13



### 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](http://www.alcosecu.com)

## ***NEWS FLASH - Limited Time***

Any family member of an Alcese Credit Union member wanting to become part of the Alcese Family will receive an initial \$5.00 deposit to a shares account and the \$1.00 processing fee will be waived. So why not have your family members call today so they can enjoy all the benefits of belonging to your credit union?

Call us at 412-673-2450 or 412-881-8871.



**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.*

***We Want You To Join Our Clubs!***  
**We now offer 3 great clubs: KIDS, TEENS and SENIORS.**

For more information on these clubs, visit our website at [www.alcosecu.com](http://www.alcosecu.com) or call the Credit Union.



**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.

.20% APY .....up to \$49,999.99

.50% APY .....\$50,000.00 and up

### NEW VEHICLES - 2011 to 2012

**Limited Time Offer - 3.99% APR  
any term up to 72 months**

### USED VEHICLES - 2009 to 2011

48 months ..... 5.25% APR

60 months ..... 5.75% APR

72 months ..... 6.25% APR

### USED VEHICLES - 2008 and older

36 months ..... 6.00% APR

48 months ..... 6.50% APR

60 months ..... 7.00% 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 mos. .... 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 ..... 3.99% 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 ..... 0.45% APY

18 months ..... 0.65% APY

24 months ..... 0.85% APY



**BOTH GM AND CHRYSLER ARE OFFERING INCENTIVES TO  
CREDIT UNION MEMBERS ON SELECT MODELS OF NEW CARS.**

Visit [www.lovemycreditunion.com](http://www.lovemycreditunion.com) for additional information or  
to obtain a Credit Union certificate for use at the dealer.

If anyone needs assistance in doing this please call the credit union at 412-673-2450.

## 2012 HOLIDAYS

The credit union will be closed on the following days:

Columbus Day .....Monday, October 8

Veterans Day .....Friday, November 12

Thanksgiving .....Thurs./Fri., November 22-23

Christmas .....Tuesday, December 25

New Years Holiday .....Tuesday, January 1, 2013

### 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.

### *New!* 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.

*Coming Soon . . .*

**Financial Planning  
for Members**



*Watch the website or check with either  
office for details.*

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



**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  
ON BOTH PURCHASES AND  
CASH ADVANCES

Call the office for an application.

***Have You  
Moved?***



Please take a moment to verify that we have your correct address, telephone number and joint owner. **Please note that effective 11/1/11, a fee of \$1.50 will be assessed to your account for each mailing returned to the Credit Union office for an incorrect address.**



***Share Draft Image  
Now Available***

Home Banking subscribers can now access the image of their canceled share drafts. Simply click on the "view image" button. The image can be printed by the member if needed for proof of payment. Just another great service offered by your Credit Union.

**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
- New!** • Student Loans
- New!** • Pet Loans
- New!** • Computer Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Credit Disability Insurance
- Credit Life Insurance
- New!** • Long Term Care Insurance
- Home Banking
- BillPay
- E-Statements
- Financial Counseling
- Notary Services
- IRA's
- Identity Theft Protection
- New!** • Mortgage Loans