

The Chalkboard

"People Helping People, Together We're Better"

OCTOBER 2013 NEWSLETTER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

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DO YOU:

- Have **HIGH** interest credit card payments?
- Have a vehicle loan that is **NOT** financed by the Credit Union?
- Have **CHARGED OFF** accounts on your credit report that are lowering your credit score?



**If you answered YES to any one of these questions,
we may have a solution to help you.**

Call the Credit Union for more information.

We are here to help!



Discover Affordable, Worry-Free Driving with Credit Union Auto Club

Alcose Credit Union now offers **Credit Union Auto Club**, a roadside assistance program created exclusively for our members and provides unparalleled service and unprecedented value. **Credit Union Auto Club** offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, **Credit Union Auto Club** is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Speak to an Alcose Credit Union member representative or visit LoveMyCreditUnion.org to learn more.



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

Say "HELLO" to the
Sprint Credit Union
member discount!

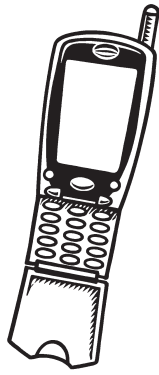
RECEIVE A 10% DISCOUNT* ON
SELECT REGULARLY PRICED
SERVICE PLAN - plus waived
application and upgrade fees.

It's all possible thanks to your Credit Union, Invest in America and Sprint. You can even save on business accounts with a 15% discount* on select regularly priced business service plans. *All this, just for being an Alcoso Credit Union member!*

Get the details at LoveMyCreditUnion.org/Sprint or visit any Sprint retail location.

Call 877.SAVE.4.CU, tell them you're a credit union member and ask to be attached to the NACUC_ZZM corporate ID.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines.



Identity Theft is a silent crime and the fastest growing crime in this country. Most victims don't know they are victims until it is too late. Don't let yourself become that next victim. The Credit Union is offering identity theft protection through ITAC Sentinel. For more information about this valuable product, contact the Credit Union or visit our website at www.alcosecu.com.

Coming Soon . . .

HOME EQUITY LOANS



Watch the website or check with either office for details.



DORMANT ACCOUNTS

Credit Union accounts are considered dormant when there has been no activity or contact with the Credit Union for 2 years. The Credit Union has to pay maintenance fees on these accounts despite the fact that there has been no activity. Therefore, effective November 1, 2010, the Credit Union will begin assessing a \$2.00 per month maintenance fee on dormant accounts with balances of \$200 or less to help cover the cost of maintaining these accounts.

Please keep in mind that if an account remains dormant for 5 years, the state of Pennsylvania considers the money in the account to be Unclaimed Property. At that time, the Credit Union is obligated by law to forward the money to the state.

MORTGAGES



The members have been asking, and the Credit Union is responding to those requests. In a partnership with CUC Mortgage, the Credit Union is now offering first mortgages. For more information, call the Credit Union or visit our website at www.alcosecu.com.

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.



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

Visit 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.

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.

.10% APYup to \$49,999.99
.25% APY\$50,000.00 and up

NEW VEHICLES - 2012 to 2013

**Limited Time Offer - 2.99% APR
any term up to 72 months**

USED VEHICLES - 2010 to 2012

48 months 4.25% APR
60 months 4.75% APR
72 months 5.25% APR

USED VEHICLES - 2009 and older

36 months 5.00% APR
48 months 5.50% APR
60 months 6.00% 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 3.50% 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 months0.25% APY
18 months0.35% APY
24 months0.45% APY



www.alcosecu.com

2013 HOLIDAYS

The credit union will be closed on the following days:

Columbus DayMonday, October 14
Veterans DayMonday, November 11
ThanksgivingThurs./Fri., November 28-29
ChristmasWednesday, December 25
New Years DayWednesday, January 1, 2014

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.

**HOLIDAY
LOAN SPECIAL**

\$500 to \$5,000.00

**12 months
@ 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 1/31/14

**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

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 . . .

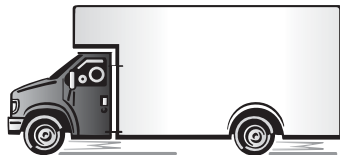


**VISA
CREDIT
CARD!**

- 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