

The Chalkboard

"People Helping People, Together We're Better"

OCTOBER 2015 NEWSLETTER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

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INTRODUCING HEALTH INSURANCE FOR YOUR VEHICLE

Alcose Credit Union is now offering an extended warranty for vehicles. Whether you have a loan on your vehicle or not, OR even if your vehicle is financed somewhere else, you are still eligible for this wonderful protection at extremely reasonable rates. Call the credit union today for additional information and pricing on the best plan for your vehicle.



SHERPA
IDENTITY PROTECTION

INTRODUCING SHERPA IDENTITY PROTECTION:

YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

Working with a leading provider of fraud detection solutions, Alcose Credit Union is offering Sherpa Identity Protection Services that will equip you with the tools to protect your personal information using top ID protection technology. Sherpa experts will also provide identity/credit restoration and lost wallet services should the need arise.

Sherpa has three levels of protection to fit every need and budget. Visit our website today for additional information.

Save and Get Peace of Mind with ADT

Alcose Credit Union and Love My Credit Union Rewards are offering an exclusive ADT Credit Union Member Plan. The plan offers a FREE ADT monitored home security system*, plus:

\$1,275 in exclusive credit union member savings in additional equipment:

- Start-up equipment (valued at \$850)
- 3 additional window/door sensors
- 1 additional wireless remote control
- Glass break sensor (credit union member exclusive offer)
- Fire and emergency panic alert

Discover how affordable peace of mind can really be with the ADT Credit Union Member Plan. Speak to an Alcose Credit Union member representative or visit LoveMyCreditUnion.org/ADT for more information.

**with \$99 customer installation and purchase of alarm monitoring services.*



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

CALLING ALL KIDS!

Check out the Coindexer Club. The Club is an on-line, virtual world filled with one fascinating adventure after another. Each adventure helps you learn to earn, save, spend and invest money. The Club is recommended for children 5-12 years old. If you like to play games, you're going to love Coindexer. And it's **FREE**. So, GO HAVE FUN!



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. The maintenance fee on dormant accounts with balances of \$200 or less is \$5.00 per month to help cover the cost of maintaining these accounts.

Please keep in mind that if an account remains dormant for 3 years, the state of Pennsylvania considers the money in the account to be Unclaimed Property under the Escheat Law. At that time, the Credit Union is obligated by law to forward the money to the state. Due to all costs involved, the Credit Union will assess a \$50 Escheat Fee against the account before remitting the balance to the state of Pennsylvania.

HOLIDAYS 2015

The credit union will be closed on the following days:

Columbus Day Monday, October 12
Veterans Day Wednesday, November 11
Thanksgiving Thurs/Fri, November 26-27
Christmas Friday, December 25
New Year's Day Friday, January 1, 2016

Say Hello to the Sprint Credit Union Member Discount

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Alcosse Credit Union, you can save on your wireless data each month!

Ways to save:

- Get a **10% discount** on select regularly priced sprint monthly data service
- Have your **activation fee on new lines waived** (\$36 savings)
- Have your **upgrade fee waived** (\$36 savings)
- Mention **Corporate ID: NACUC_ZZM**

Ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

Let them know you're a credit union member and mention the appropriate Corporate ID listed above.

Start saving today with the Sprint Credit Union Member Discount.

Discover the DIRECTV Difference and Save up to \$200

If you're an Alcosse Credit Union member that's looking for the ultimate TV experience, Love My Credit Union Rewards can help you save up to \$200 with DIRECTV. With a new activation, you receive a \$60 discount that breaks down into \$5 off each month for the first 12 months - which will reflect on your monthly statements. Plus, receive a \$140 Visa reward card from Love My Credit Union Rewards! Act now, and experience the DIRECTV difference with:

- Packages starting at \$19.99 per month; local channels
- Free movie channels for three months
- Free HD DVR Genie upgrade
- No equipment to buy or startup costs
- 2015 NFL Sunday Ticket
- Free professional installation
- 99.9% worry-free signal reliability
- #1 in customer satisfaction

Speak to an Alcosse Credit Union member representative or visit LoveMyCreditUnion.org/DIRECTV to learn more and to save.

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.

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% APY up to \$49,999.99

.25% APY \$50,000.00 and up

NEW VEHICLES - 2015 to 2016

**Limited Time Offer - 1.99% APR
any term up to 72 months**

USED VEHICLES - 2013 to 2015

48 months 2.74% APR

60 months 2.99% APR

72 months 3.50% APR

USED VEHICLES - 2012 and older

36 months 3.25% APR

48 months 3.74% APR

60 months 4.25% 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 months 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 months 0.25% APY

18 months 0.35% APY

24 months 0.45% APY

**Shared Branching is Here.
See our website, or call
either office for details.**

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.

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!

HOLIDAY LOAN SPECIAL



\$500.00 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 1/31/16

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

Ready to make your move? Save with Alcose Credit Union and Allied

House hunting? Alcose Credit Union has two ways you can save. First, save with our fantastic low-rate mortgages. And second, when you're getting ready to move, save with **Allied**.

When it's time to close on your new home and get packing, check out LoveMyCreditUnion.org to learn how you can **save 60% or more*** on your move with the experts at Allied. This includes:

- At least 60% off of your out-of-state move
- Discounts for local full-service moves and storage
- Free written estimates including Allied's Total Price Guarantee
- Allied's On-Time Pledge - If Allied is late in delivering to your destination, you'll get reimbursed for lodging and meals

For a complete list of Allied savings, please speak to an Alcose Credit Union member representative or visit LoveMyCreditUnion.org.

**Discount applies to interstate tariff rates for moving with Allied through Carey Moving and Storage. A complete list of discounts and corporate client benefits are available at www.lovemycreditunion.org.*

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.

Get safety and security of roadside assistance and more for less than \$1 per week*

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



For less than \$1 per week* get the safety and security of roadside assistance. From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, CU Road Pal 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.

*Based on individual roadside assistance plan.

Alcose Credit Union is now offering mortgage financing

Through an exciting new partnership with Owners Choice Funding (formerly CUC Mortgage Corporation), we're expanding our service offerings to include mortgage financing. Whether you're purchasing a home or refinancing your mortgage, you can look to Alcose Credit Union for trusted advice and exceptional service.

Our new mortgage program features:

- a secure online application process
- expanded loan programs
- low interest rates and closing costs
- expert support and assistance throughout the entire process

All Alcose Credit Union mortgage loans will be serviced through Owners Choice Funding, a full-service mortgage corporation serving credit unions in the greater Northeast. With over 20 years of exclusive credit union mortgage experience, Owners Choice Funding is a trusted partner for credit union mortgage lending.

If you are looking for competitive mortgage financing from a lender you can trust, stop by our office, go to our website at www.alcosecu.com or call us at 412-673-2450.

OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.

HOME BANKING, BILLPAY AND
E-STATEMENTS ARE ONLINE AT . . .
www.alcosecu.com