

The Chalkboard

"People Helping People, Together We're Better"

OCTOBER 2022 NEWSLETTER



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

HOLIDAYS 2022

The credit union will be closed on the following days:

Columbus Day
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving
Thursday, November 24
Friday, November 25

Christmas
Monday, December 26

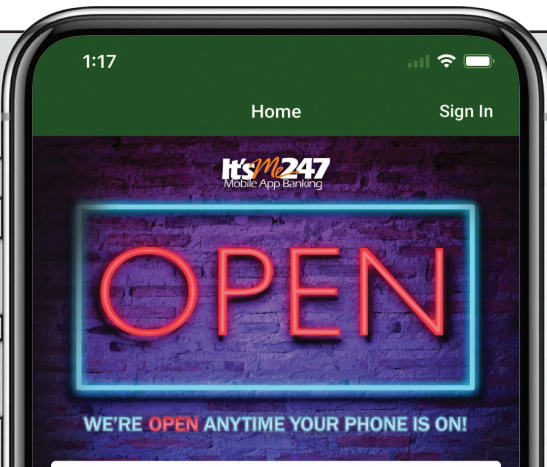
CHRISTMAS CLUB

CHRISTMAS CLUB DEPOSITS

Your Christmas Club will be deposited into your savings or checking account the week of October 3-7, 2022.

CHRISTMAS CLUB ACCOUNT

Take away the pain of overspending. Open a Christmas Club starting November 1st and save for next year! You can deposit into the account throughout the year with Direct Deposit. It's that easy to plan for your holidays.



OUR NEW SYSTEM IS UP AND RUNNING

If you have not checked out our new and improved home banking site and mobile app, please call the credit union to get you started!!! It's fast, easy and convenient.



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 8:30 am - 4:00 pm



CREDIT UNION

Federally insured
by NCUA



CARRICK BRANCH

1732 Brownsville Road
Pittsburgh, PA 15210

Phone: 412-881-8871 • Fax: 412-884-5991

OFFICE HOURS:

Monday - Friday 9:00 am - 4:00 pm

VISIT US ON THE WEB @ www.alcosecu.com

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 (savings)
- Share Draft Accounts (checking)
- Christmas Clubs
- Vacation Clubs
- Summer Savings Clubs
- Share Certificates
- IRA's
- VISA Credit Cards
- VISA Debit Cards
- Payroll Deduction
- Direct Deposit
- Personal Loans
- New & Used Vehicle Loans
- Classic Car Loans
- RV Loans
- Extended Vehicle Warranty
- Health Insurance
- Auto Insurance
- Home Insurance
- Life & AD&D Insurance
- Bill Consolidation Loans
- Share Secured Loans
- First Mortgages
- Student Loans
- Pet Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements
- Shared Branching
- Overdraft Protection
- Notary Services
- Financial Counseling
- Kids' Savings Club
- Teens' Savings Club
- Seniors' Savings Club
- Coindexter Club for Kids
- Reality Fairs for Teens
- Mobile Banking
- Remote check Deposit
- Pay Moli
- Debit card mobile alerts
- Charge watch mobile for credit cards

TRAVELING FOR THE HOLIDAYS?

CHECK IN WITH ALCOSE CREDIT UNION FIRST

Contact the credit union before you travel so we can put a travel notification on your Debit or Credit Cards.



HOLIDAY LOAN SPECIAL

\$500.00 to \$5,000.00

12 months @ 4.99% APR

18 months @ 5.25% APR

(MUST MEET QUALIFICATIONS GUIDELINES FOR ALL LOANS.)

Call or come in to the office to apply.

LOAN SPECIAL RUNS
11/1/2022 – 1/31/2023



GAP INSURANCE

If your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, your auto insurance company usually covers the replacement value. However, there may still be a gap in your loan balance not covered by the insurance settlement. This can amount to thousands of dollars.

With Guaranteed Asset Protection, **your remaining loan balance could be paid in full**, saving you months of payments on a vehicle you no longer own. You can add the coverage to any car financed with Alcosse Credit Union. Please contact us for a quote.

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.

OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.

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

www.alcosecu.com