

# The Chalkboard

"People Helping People, Together We're Better"

APRIL 2023 NEWSLETTER



AMERICA'S  
CREDIT UNIONS™

Where people are worth more than money.™

## HOLIDAYS 2023

The credit union will be closed on the following days:

**Good Friday**

Friday, April 7 at 12:30 pm

**Memorial Day**

Monday, May 29

**Juneteenth Day**

Monday, June 19

**Independence Day**

Tuesday, July 4

## ANNUAL MEETING!!!!

Come join us for our 72nd Annual Meeting this year on Sunday, April 23, 2023. This year's meeting will be held at Salvatore's located at 5001 Curry Road, Pittsburgh, PA 15236 from 12:00 pm to 3:00 pm.

Enjoy great food, prizes, and fun. The Brunch Buffet will begin at 12:30 pm featuring an omelet station. If you have any dietary restrictions, please let us know when making your reservations.

We will hold our Chinese Auction immediately following the meeting. All proceeds from the auction will be sent to St. Jude's Children's Hospital. We will also raffle off our grand prize, which is a Google Nest.

Please make your non-refundable reservations by April 14, 2023, by sending the reservation ticket to one of our offices or calling the office at 412-673-2450 or 412-881-8871.

## APRIL IS NATIONAL CREDIT UNION YOUTH MONTH

For the month of April any deposit made into your youth savings account of \$25.00 or more will be entered into a drawing for \$100.00. The winner will be drawn on May 1, 2023, and have the \$100.00 deposited into their savings account.



Let's support National Credit Union Youth Month and Save!!!

## Please register me for the 71st Annual Meeting on April 23, 2023

\_\_\_\_\_ Number of Adults      Members \$20.00 • Guests \$24.00

\_\_\_\_\_ Number of Children      6 - 10 yrs \$10.00 • Under 5 yrs - free

\_\_\_\_\_ My check is enclosed      \_\_\_\_\_ Please debit my account

Name \_\_\_\_\_

Member Number: \_\_\_\_\_

Either cut out the registration form above and mail it in to one of our offices, or call the office at 412-673-2450 or 412-881-8871 to make your reservations.  
(Photos from previous meeting may be viewed on our website.)



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

# SERVICES

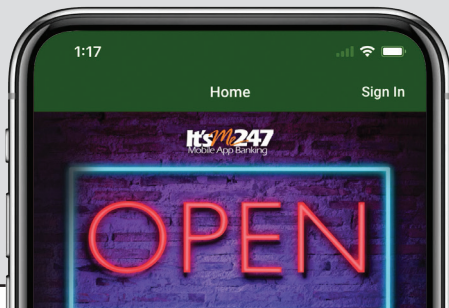
Many members have remarked that they were unaware of all of our services. The credit union is constantly working to add services and improve existing services.

*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

## MOBILE BANKING

Download our new mobile app, **Alcose Credit Union**, through the Apple App Store or Google Play Store for Android users. There are some new features for our members.



## TAX LOAN SPECIAL

**\$500.00 to \$5,000.00**

**12 months @ 5.99% APR**

**18 months @ 6.25% APR**

(MUST MEET QUALIFICATIONS GUIDELINES FOR ALL LOANS.)



**Call or come in to the office to apply.**

LOAN SPECIAL RUNS  
2/1/2023 - 5/31/23

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