The Chalkboard_

"People Helping People, Together We're Better"

JULY 2023 NEWSLETTER



HOLIDAYS 2023

The credit union will be closed on the following days:

> Independence Day Tuesday, July 4

Labor Day Monday, September 4

JULY IS CREDIT UNION **TEEN MONTH**

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



Let's support Credit Union Teen Month and Save!!!

MEMBER VERIFICATION

The Credit Union is conducting a regular verification of accounts. Please check your statement carefully. If there are any discrepancies, please contact our Supervisory committee at

> ALCOSE CREDIT UNION **ATTN: Supervisory Committee** 1985 Lincoln Way, Suite 23 #282

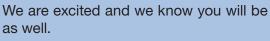
White Oak, PA 15131

(This address is **ONLY** for statement issues. **DO NOT** send payments or correspondence to this address.)

NEW WEBSITE

We are excited to announce a new Alcose Credit Union website which is launching soon. In the upcoming weeks, you will notice a more user friendly alcosecu.com.

The new website will make it more responsive than our previous design. You will be able to get to our online banking directly from the top right of the home page. It will have easier navigation and new fea-





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

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
- 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
- Periodic Loan Specials
- No Credit Check Loans
- · Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements

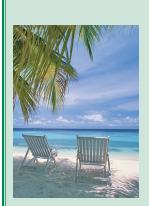
- Shared Branching
- Overdraft Protection
- Kids' Savings Club
- · Teens' Savings Club
- Seniors' Savings Club
- Mobile Banking
- Remote check Deposit
- · Pay Moli
- Debit card mobile alerts
- Charge watch mobile for credit cards

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.



VACATION 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 6/1/2023 - 8/31/23

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 AD-VANCES

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