

The Chalkboard

"People Helping People, Together We're Better"

APRIL 2024 NEWSLETTER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

HOLIDAYS 2024

The credit union will be closed on the following days:

Memorial Day
Monday, May 27

Juneteenth Day
Wednesday, June 19

Independence Day
Thursday, July 4

ANNUAL MEETING

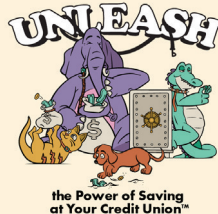
Come join us for our 73rd Annual Meeting this year on Thursday, April 25, 2024. This year's meeting will be held at the Alcose Credit Union White Oak Office located at 3001 Jacks Run Road, White Oak, PA 15131. Registration will begin at 4:30 pm. Dinner will be served at 5:00 pm. and will be a buffet style dinner at no cost to the credit union members. Our meeting will follow after dinner.

We will hold our Chinese Auction immediately following the meeting. All proceeds from the auction will be donated to St. Jude's Children's Hospital. We will also raffle off our grand prize, which is a Lottery Tree valued at \$100.00 worth of tickets.

Please register by Thursday, April 18, 2024, to reserve your seat as there will be limited seating on a first come first serve basis. You can make your reservations by calling the office at 412-673-2450 or 412-881-8871. You can also email us at info@alcosecu.com.

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, 2024, and have the \$100.00 deposited into their savings account.



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



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

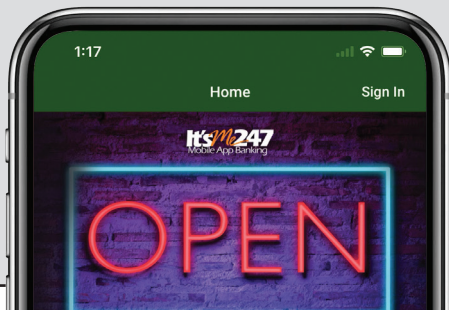
Many members have remarked that they were unaware of all of our services. The credit union is constantly working to add services and improve existing services.

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

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 @ 6.99% APR

18 months @ 7.25% APR

(MUST MEET QUALIFICATIONS
GUIDELINES FOR ALL LOANS.)



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

LOAN SPECIAL RUNS
2/1/2024 - 4/30/2024

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