

The Chalkboard

“People Helping People, Together We’re Better”

JANUARY 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:

New Years Day
Monday, January 1

Martin Luther King Day
Monday, January 15

President's Day
Monday, February 19

— HAPPY NEW YEAR —

2024

DORMANT ACCOUNTS

The Pennsylvania Treasury requires all financial institutions to report unclaimed property. Unclaimed property includes funds left inactive in an account for three years. Dividends and fees do not count as activity.



A \$5.00 dormant account fee will be applied to accounts that are inactive for 12 months or more. Youth accounts under age 18 and Senior accounts over age 65 are not subject to the dormant fee.

If there is no activity after 36 months, the remaining funds in the account will be forwarded to the State of Pennsylvania. You can also view any unclaimed property at www.patreasury.gov.

To activate your account, make a transaction, set up Direct Deposit or simply call the credit union.

NEW YEAR NEW ME

Get fit with your finances!!

Buried in debt, call the credit union for details on our loan options. Must meet the guidelines to qualify.



Have your tax refund sent to alcose credit union in your Savings or Checking Account. You will need our routing number (243083211) and your 12-digit account number. Please call the credit union for your account number.



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

EARLY PAYDAY!!!

Experience the convenience of receiving your pay-check up to two days earlier than usual, allowing you quicker access to your funds. To take advantage of this benefit, follow these steps.

Eligible Direct Deposit: Ensure you have an eligible direct deposit set up with us.

\$25 Fee: Pay a convenience fee of \$25 each time you want to take advantage of Early Payday. The \$25 has to be in your Alcose Checking/Savings account prior to you using this service.

Convenient Access:

Alcose Mobile App: Log into your mobile app and follow the simple instructions to request your early deposit.

Online Banking: Access your account through online banking and choose the Early Payday option.

Call the Credit Union: Simply call either office.

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.

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

www.alcosecu.com

HOLIDAY 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

11/1/2023 – 1/31/2024

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.

OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.