

The Chalkboard

"People Helping People, Together We're Better"

JULY 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:

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

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



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

IDENTITY THEFT

HERE'S HOW IT WORKS

Someone gets your personal information and runs up bills in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance – along with your good name. How would you know? You could get bills for things you didn't buy or services you didn't get. Your bank account might have withdrawals you didn't make. You might not get bills you expect. Or you could check your credit report and find accounts you never knew about.

HERE'S WHAT YOU CAN DO

1. Protect your information. Put yourself in another person's shoes. Where would they find your credit card or Social Security number? Protect your personal information by shredding documents before you throw them out, by giving your Social Security number only when you must and by using strong passwords online.
2. Read your monthly statements and check your credit. When you get your account statements and explanations of benefits, read them for accuracy. You should recognize what's there. Once a year, get your credit report for free from AnnualCreditReport.com or 1-877-322-8228. The law entitles you to one free report each year from each credit reporting company. If you see something you don't recognize, you will be able to deal with it.

PLEASE REPORT SCAMS TO THE FEDERAL TRADE COMMISSION

- Go online: [Identitytheft.gov](https://www.identitytheft.gov)
- Call the FTC at 1-877-ID-THEFT (1-877-438-4338)



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

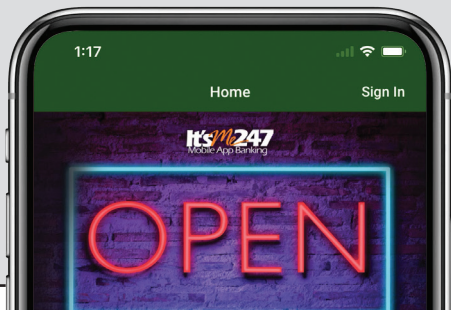
Many members have remarked that they were unaware of all of our services. The credit union is constantly working to add services and improve existing services.

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
- 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 @ 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
5/1/2024 - 7/31/24

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