

The Chalkboard

“People Helping People, Together We’re Better”

OCTOBER 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:

- Columbus Day..... October 14
- Veterans DayNovember 11
- ThanksgivingNovember 28 & 29
- ChristmasDecember 25 & 26

OCTOBER IS INTERNATIONAL CREDIT UNION MONTH

For the month of October any deposit made into your Senior's savings account of \$25.00 or more will be entered into a drawing for \$100.00. The winner will be drawn on November 1, 2024, and have the \$100.00 deposited into their savings account.



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

EARLY PAYDAY!!!

Experience the convenience of receiving your paycheck 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.

CHRISTMAS CLUB

CHRISTMAS CLUB DEPOSITS

Your Christmas Club will be deposited into your savings or checking account the week of October 2-4, 2024.

CHRISTMAS CLUB ACCOUNT

Open a Christmas club starting November 1 and save for the next year! You can deposit into the account throughout the year with Direct Deposit. It's that easy to plan for the holidays.



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

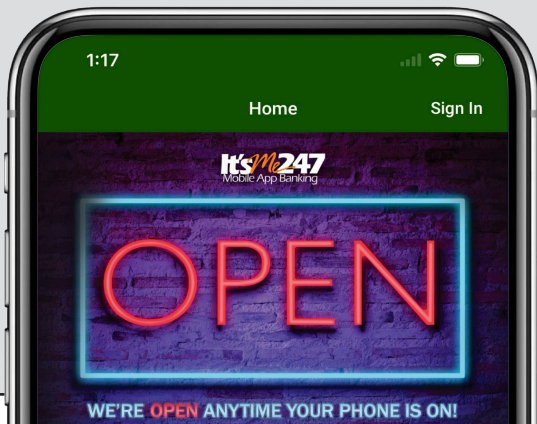
Many members have remarked that they were unaware of all of our services. The credit union is constantly working to add services and improve existing services.

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
- RV Loans
- Extended Vehicle Warranty
- GAP Insurance
- 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
- Debt Protection on loans
- Home Banking
- BillPay
- E-Statements
- Shared Branching
- Overdraft Protection
- Kids' Savings Month
- Teens' Savings Month
- Seniors' Savings Month
- Mobile Banking
- Remote Check Deposit
- Pay Moli
- Debit card mobile alerts
- Charge watch mobile for credit cards

MOBILE BANKING

Download our 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.



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.

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

11/1/2024 – 1/31/2025

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.