

# The Chalkboard

"People Helping People, Together We're Better"

JANUARY 2025 NEWSLETTER



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™

## HOLIDAYS 2025

The credit union will be closed on the following days:

**New Years Day**

Wednesday, January 1

**Martin Luther King Day**

Monday, January 20

**President's Day**

Monday, February 17

— HAPPY NEW YEAR —

# 2025

## 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](http://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](http://www.alcosecu.com)

# WHAT MEMBERS CAN DO ABOUT IDENTITY THEFT

There are many steps members can take to minimize their risk of being an identity theft victim. For example, members should closely guard their social security number and shred charge receipts, copies of credit applications and other sensitive documents. Members also should review their bills and credit reports regularly and be aware of telltale signs to detect that their identity may have been stolen. In addition, if members find they have been victimized, there are a series of steps they can take to recover from identity theft as soon as they detect it, such as placing a credit freeze or fraud alert on their credit report and closing accounts that may have been tampered with.

Members can report identity theft at IdentityTheft.gov, the federal government's one-stop resource to help people report and recover from identity theft. The site provides step-by-step advice and helpful resources like easy-to-print checklists and sample letters.



## 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.

*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](http://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  
11/1/2024 – 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.

## OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.