

The Chalkboard

"People Helping People, Together We're Better"

APRIL 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:

Memorial Day
Monday, May 26

Juneteenth Day
Thursday, June 19

Independence Day
Friday, July 4

ANNUAL MEETING

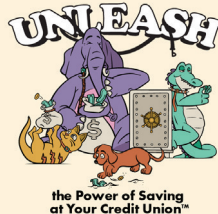
Come join us for our 74th Annual Meeting this year on Thursday, April 24, 2025. This year's meeting will be held at the Rainbow Volunteer Fire Hall located at 2916 Jacks Run Road, White Oak, PA 15131. Registration will begin at 4:30 pm. Dinner will be served at 5:00 pm. and will be a buffet style dinner at no cost to the credit union members. Our meeting will follow after dinner. Guests will be charged \$20.00

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 Cash Tree valued at \$100.00.

Please register by Thursday, April 17, 2025, 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, 2025, 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

INTRODUCING IDCHECK FOR SHARED BRANCHING USERS

Exciting improvements are coming to **Shared Branching!** Starting **May 1, 2025**, **IDCheck** will provide a **faster, more secure** way to verify your identity, helping to **reduce fraud** and streamline your transactions.

What to Expect During the New IDCheck Process:

When visiting a Shared Branch, simply bring your **smartphone** and a **government-issued ID** to scan a **QR code** with your mobile device and complete a quick, four-step process:

1. **Enter** your credit union name, account number, and the last four digits of your Social Security Number.
2. **Scan** your ID and take a selfie to verify your identity.
3. **Receive** a 6-digit access code on your phone.
4. **Provide** the code to the teller to complete your transaction.

With **IDCheck**, you'll enjoy a seamless, secure Shared Branch experience.

BOARD OF DIRECTORS NOMINATIONS

If you are interested in running for a position on the Board of Directors, please submit a letter of intent to Alcose Credit Union before April 17, 2025.

We are also looking for volunteers for our Supervisory Committee. Please let us know if you are interested.



CREDIT UNION

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
2/1/2025 - 4/30/2025



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.

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