

The Chalkboard

"People Helping People, Together We're Better"

OCTOBER 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:

Columbus Day October 13
Veterans Day November 11
Thanksgiving November 27 & 28
Christmas December 25 & 26

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 Alcosse Credit Union. Please contact us for a quote.

CHRISTMAS CLUB

CHRISTMAS CLUB DEPOSITS

Your Christmas Club will be deposited into your savings or checking account by October 2, 2025.

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.



SCAMS

Stay Alert: Scams Are on the Rise

Scammers are always coming up with new ways to trick people – by phone, email, text, or even social media. They often pretend to be from a trusted source, like a bank, government agency, or even a family member in need.

Protect yourself:

- Never share your personal or banking information with anyone who contacts you unexpectedly.
- Do not click suspicious links or download unknown attachments.
- If something feels off, it probably is – hang up or delete the message.

If you are ever unsure about a call, email, or text, **contact us directly**. We are here to help keep you and your accounts safe.



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

DEBIT CARD ALERTS

Stay informed and Protected: Set Up Text Alerts for Your Debit Card

Did you know you can receive real-time text alerts every time your debit card is used? It's a quick and easy way to stay on top of your spending and protect your account from unauthorized transactions.

Why Set Up Text Alerts?

Text alerts help you monitor your debit card activity as it happens. You'll get a message each time a charge or debit posts to your card- whether it's a store, online, or even an ATM. It's a simple but powerful tool for keeping your finances safe and in your control.

See Something Suspicious? Take Action Fast.

If you receive an alert for a transaction you don't recognize, don't wait-log in to your account right away through our mobile app or website. You'll have the option to **freeze your debit card**, stopping any further transaction instantly while you investigate or contact us.

If you need help setting alerts or freezing your card, give us a call or stop by--we're happy to walk you through it.

Stay safe. Stay in control.

Set up your debit card alerts today!

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

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 Alcosse Checking/Savings account prior to you using this service.

Convenient Access:

Alcosse 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.

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
11/1/2025 – 1/31/2026

eDOC AVAILABLE

**No Pen? No Problem.
Close Your Loan with eDoc!**

We're making loan closings easier than ever. With eDoc you can securely review and sign your loan documents electronically – anytime, anywhere. No more scheduling conflicts, extra trips, or stacks of paperwork. Just fast, convenient, and paper-free loan closings designed to fit your busy lifestyle.