

# The Chalkboard

"People Helping People, Together We're Better"

## JANUARY 2026 NEWSLETTER



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

### HOLIDAYS 2026

The credit union will be closed  
on the following days:

**New Years Day**  
Thursday, January 1

**Martin Luther King Day**  
Monday, January 19

**President's Day**  
Monday, February 16

— HAPPY NEW YEAR —

# 2026

## 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)

# SIMPLY PAY

## Debit & ACH Loan Payments

Simply pay My Loan is our new, secure loan payment service that lets you make payments using your debit card or through an ACH transfer from any financial institution - no checkbook or branch visit needed. Members can make one-time payment on their loans at Alcose from any other bank or credit union. Simply Pay My Loan is designed to make paying your loan faster, easier, and more convenient while keeping your information safe and protected.

### Why members will love it:

- Pay anytime, anywhere
- Use your debit card or ACH
- No online banking needed
- Fast, secure, and convenient
- Just a \$6.00 fee per transaction



## 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.



## 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.

**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  
11/1/2025 – 1/31/2026

HOME BANKING, BILLPAY AND  
E-STATEMENTS ARE ONLINE AT . . .

**[www.alcosecu.com](http://www.alcosecu.com)**