

The Chalkboard

"People Helping People, Together We're Better"

APRIL 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:

Memorial Day
Monday, May 25

Juneteenth Day
Thursday, June 19

Independence Day
Friday, July 3

ANNUAL MEETING

Come join us for our 75th Annual Meeting this year on Thursday, April 30, 2026. 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 3 grand prizes, valued at \$75.00.

Please register by Thursday, April 16, 2026, 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.

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 16, 2026.

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



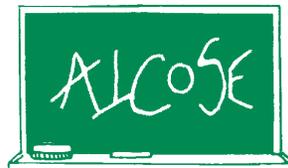
WHITE OAK BRANCH

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

FRAUD - HAPPENS TO YOU

Someone steals your card, account number, or personal info without your knowledge. You did not approve the transaction.

Examples:

- Card stolen and used at a store
- Account hacked
- Charges you don't recognize at all

Fraud is usually eligible for dispute and provisional credit.

SCAM - HAPPENS THROUGH YOU

You were tricked into sending money or sharing information **OR** you authorized the transaction (even if you were lied to)

Examples:

- "Amazon" or "IRS" calls
- Fake job offers or prizes
- Zelle/Cash App requests from "friends"
- Romance or investment scams
- Fake websites
- Replying to emails & texts

Because you approved it, scams are often **NOT** refundable.

WHY THIS MATTERS

If you approved the transaction - even under pressure or false promises - it's considered a scam, not fraud. That difference determines whether the credit union can recover the funds.

How to Protect Yourself

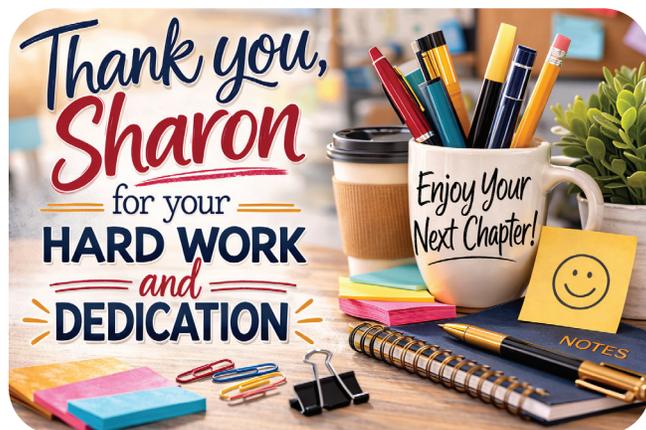
Never share one-time passcodes or login info • **Don't rush - scammers create urgency on purpose**
When in doubt, stop and call us directly • **If something feels off, it probably is**

Think You're a Target? Call us immediately. We will never call you and ask for your personal information.

The sooner we know, the more we can help.

RETIREMENT

We would like to congratulate Sharon (our Carrick Office MSR) on her retirement as of June 30, 2026.



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
2/1/2026 - 4/30/2026

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