

The Chalkboard

"People Helping People, Together We're Better"

OCTOBER 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:

Columbus Day..... October 12
Veterans Day..... November 11
Thanksgiving November 26 & 27
Christmas December 25

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.

CHRISTMAS CLUB

CHRISTMAS CLUB DEPOSITS

Your Christmas Club will be deposited into your savings or checking account by October 2, 2026.

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.



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
11/1/2026 – 1/31/2027



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!

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.

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.

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 Alcosse 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



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

OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.