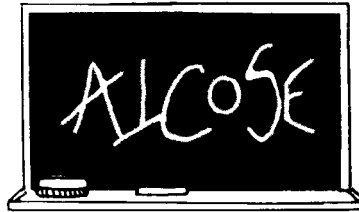




AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



CREDIT UNION

ALCOSE CREDIT UNION

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:
8:00 am - 4:30 pm

JANUARY 2008 NEWSLETTER



**Check us out @
www.alcosecu.com**

**HOME BANKING, BILLPAY AND
E-STATEMENTS ARE HERE!!**

Monitor all of your Credit Union accounts and/or loans at any time of the day or night from the privacy of your own home computer. Call us to sign up today for any or all of these services.

2008 ANNUAL MEETING

The Alcose Credit Union will be holding its Annual Meeting on Sunday, April 20, 2008 at the Georgetown Centre in Pleasant Hills. Mark your calendars now and plan to join us for our Annual Meeting and Sunday brunch!



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

**Please let us know if you
have moved, changed your
name through marriage
or changed jobs.**

**Be sure to notify the
Credit Union in writing with
your new information.**

REMINDER:

**PLEASE ADDRESS ALL
CORRESPONDENCE
TO OUR NEW ADDRESS:**

Empire Building, Suite 101
3001 Jacks Run Road
White Oak, PA 15131-2555



**HOLIDAY
LOAN
SPECIAL**

**Up to \$5,000.00
12 months at 6.5% APR
18 months @ 7.0% APR**

(Must meet qualifications guidelines for all loans.)

Call or come in to the office to apply.

LOAN SPECIAL ENDS JANUARY 15, 2008.



VISA®

Sign up today
for our . . .

VISA CREDIT CARD!

- NO ANNUAL FEE
- FIXED **8.9%** APR

Call the office for an application.

DIVIDENDS & LOANS

New dividends will be a tiered percentage rate.

1%	.....up \$4,999.99
1.5%	.....\$5,000.00 up to \$9,999.99
2.0%	.....\$10,000.00 to \$24,999.99
2.5%	.....\$25,000.00 up \$49,999.99
3.0%	.....\$50,000.00 up \$99,999.99

NEW VEHICLES - 2008

Up to 60 months	.....5.99%
72 months	.....7.50%

USED VEHICLES - 2005 to 2007

24 to 60 months	.....6.99%
72 months	.....7.50%

USED VEHICLES - 2004 and older

36 months	.....8.00%
48 months	.....8.50%
60 months	.....9.00%
72 months	.....9.50%

SIGNATURE LOANS

36 months	.....7.99%
48 months	.....10.00%
60 months	.....12.00%

All rates are subject to change at any time.
Must meet qualification guidelines for all loans.

2008 HOLIDAYS

*The credit union will be closed
on the following days:*

New Years Day	January 1	Tuesday
M.L. King Jr. Day	January 21	Monday
Presidents Day	February 18	Monday
Good Friday	March 21	Friday
Memorial Day	May 26	Monday
Independence Day	July 4	Friday
Labor Day	September 1	Monday
Columbus Day	October 13	Monday
Veterans Day	November 11	Tuesday
Thanksgiving	November 27-28	Thurs./Fri.
Christmas	December 25	Thursday



**Have a
Happy,
Healthy &
Prosperous
New Year!**

*from . . .
The Staff, Board
of Directors and
Committee Members
of the Alcose
Credit Union!*

Now Offering!

Better Choice Loans . . .

... an alternative to payday loans.

We offer FREE checking!

- No Minimum Balance
- Payroll Deduction/Direct Deposit Available
- Free Checks for Members 65 or Older
- First 50 Checks Free
- Visa Debit Cards
- Duplicate Checks
- Overdraft Protection



Notary Services Now Available!

Joy Benedek has received her notary public certificate. Notary services are free to members. Please check with the credit union in advance to ensure that Joy will be in the office when you need something notarized.