

# Financial

## HORIZONS

### Time to Refinance Your Home Loan?

Rates continue at historic lows, but the answer to this question depends largely on what you expect to gain by refinancing. There can be many benefits to refinancing. Everyone's situation is different, so consult an Alliance Home Loan Specialist for advice if you are unsure.

#### Common benefits include:

- Locking in a lower or fixed rate
- Lowering monthly payments
- Accessing equity in the home
- Consolidating debt
- Paying home off sooner with money you will save on interest
- Building equity faster

If you have a clear understanding of your refinancing objectives, you should calculate how long it will take

you to recover your costs. To do so, divide your total costs to refinance by your total monthly savings. You will arrive at the approximate number of months it will take you to recover your up-front costs through savings on the lower payment. If this length of time is longer than you plan to remain in your home, it may not make sense for you to consider refinancing. Always make sure that you will save money in the long term.

#### What is Involved in a Refinance?

You need to know what it will cost to refinance before moving forward. Lenders should provide a good faith estimate of what the associated costs will be. Lenders fees vary greatly, so be sure to compare their estimates when shopping.



#### Some costs may include:

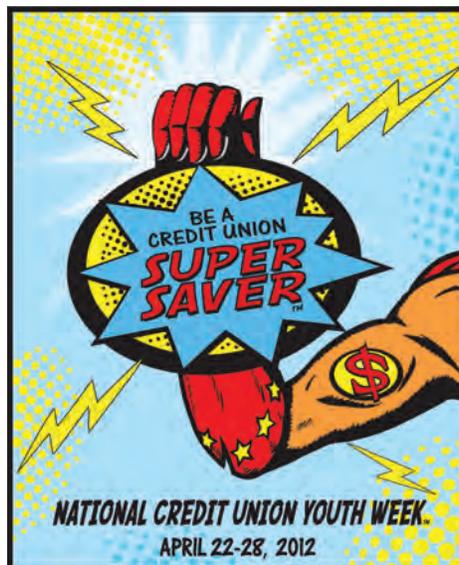
- Application fee
- Title and insurance fee
- Appraisal fee
- Loan processing fee
- Credit report & flood insurance

The most important factor is finding a lender you can trust and who will help you navigate the process. Remember that a lower rate doesn't necessarily mean that you will be receiving the best deal. If you have any questions about refinancing, call today at 636-343-7005, option 3!

### Celebrate Youth Month in April & Help Children's Miracle Network!

Alliance will make a \$5 donation to Children's Miracle Network for each new youth account opened during the month of April! We have two age specific youth accounts to fit any age group. Both will teach your children or grandchildren the value of saving!

The **Coindexter Youth Savings Club** is designed to help children through age 12 understand the importance of saving at their credit union. **CU Succeed** (formembers age 13-19) is designed to help teens succeed in their finances and even has its own checking account to teach teens how to manage their own money. Plus for youths 18 or 19 years old, the account



comes with a .50% APR discount on their first car loan!

Stop by any branch office to open a youth account and begin showing that special young person in your life that money rocks at their credit union!

Visit us during the week of **April 22-28** and help us celebrate **National Credit Union Youth Week**. Alliance will show every new youth member how to be a credit union super saver by depositing the first \$5 into their account when they open theirs during Youth Week! And remember, Alliance membership is open to all your family members.

## New Personal Service Branch Now Open!

We recently opened our newest branch office at 1167 Bryan Road, O'Fallon, MO. This office is our first **Personal Service Branch (PSB)**. So, what is a PSB office? It is practically everything that a full service branch is but without the traditional teller line and limited cash service. Most members, especially those that appreciate time-saving electronic services, will find this branch not only meets most of their needs but it will deliver the personal service satisfaction that not-for-profit credit unions like Alliance are nationally recognized for.

Our **Personal Service Branch** staff will open all types of accounts for individuals or businesses, such as savings, checking, CDs, IRA's etc. We will take loan applications and close loans such as auto, boats, motorcycles, RVs, home equity loans etc. We will also provide many traditional teller services such as: check withdrawals, accept deposits and loan payments, transfer funds, issue money orders, etc.

Most importantly our staff will give personal advice on how to benefit

from all of the money saving and time saving services that we offer.

Our new, full service ATM in the front of the office will accept deposits and loan payments, dispense cash withdrawals, transfer funds and more. The ATM is available 7 days a week, 24 hours a day. Non Alliance members will also be able to use this Surcharge free ATM. Of course Alliance members never pay a transaction fee or surcharge when using their Alliance ATM or Debit card at any Alliance ATM or any of the 28,000 CO-OP ATMs located across the county.

While our new **Personal Service Branch** office has been designed to cater to mobile members that enjoy the convenience of our many free electronic services, such as: Virtual Branch home banking & bill pay, payroll direct deposit, ATM and Debit card services - we will provide one-on-one personal service to members that want to discuss face to face how Alliance services match their financial needs.



### WIN \$100!

Just clip this coupon, fill it out and drop it off at any branch by **May 30, 2012**. You'll be entered into a \$100 drawing! Or mail to:

*Alliance Credit Union, Attn: Marketing,  
575 Rudder Rd., Fenton, MO, 63026.*

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

#### How can we help you?

Check the item(s) that you are interested in and we'll get you the information that you need!

- |  |   |
|--|---|
| <input type="checkbox"/> Car/Truck Loans | <input type="checkbox"/> Premier Checking |
| <input type="checkbox"/> Mortgage Loans  | <input type="checkbox"/> Online Banking   |

## Simplify Your Finances with Online & Mobile Banking!

Now you can have 24-hour access to real-time account information from the convenience of your personal computer. Online Banking with Virtual Branch is convenient, easy to use, and more secure than ever! Especially since most identity theft occurs through regular mail. Whether you're at home, work, or on the road, if you've got access to a computer, you can use Virtual Branch to manage your finances.



#### With Virtual Branch, You Can:

- View real-time account balances, check images and history
- 24-hour access to checking, loans and CDs
- Export history to spreadsheets
- Transfer funds between accounts
- Pay bills online for free
- Request stop payments
- Safe and secure

Need assistance learning how to use our online services? Visit [www.alliancecu.com](http://www.alliancecu.com) and use our **Online Education Center!** The online tutorials will walk you through and help get you started today!

#### Already using Virtual Branch?

Check out Mobile Money- our mobile banking solution! You can monitor your accounts using your mobile phone...receive alerts, view accounts, even transfer funds whenever and wherever you need to. Request a text message be sent if your balance falls below \$50. Or when your direct deposit check is in your account!

Mobile Money is available to anyone currently enrolled in Virtual Branch. To enroll, log on to Virtual Branch, select the "Self Service" tab and then select "Mobile Money" and then SIGN UP.

# You're Invited! Join Us for Our 64th Annual Meeting

Our 2012 Annual Membership Meeting is fast approaching, so mark your calendar for Monday, May 21st at 7 pm if you wish to attend. Business reports for the year ending 2011 will be given by the Chairman of our Board of Directors, Treasurer and Supervisory Committee Chairman. The Nominating Committee Chairman will present to the membership their nominee for election to the Board of Directors.

**The highlight of the evening will be the presentation of three \$1,500 college scholarships to our 2012 scholarship winners.**

If you are planning to attend, please confirm your

attendance by calling 636-343-7005, ext. 1124 by May 14, 2012. Refreshments will also be served after the meeting adjourns.



**Monday, May 21st • 7 pm  
RiverChase of Fenton  
990 Horan Drive**

**Volunteer Opportunities:** Periodically Alliance has openings on the Board of Directors and/or Supervisory Committee. Interested in learning more? Visit our website at [www.alliancecu.com](http://www.alliancecu.com), click on "About Us" then "Board of Directors." Call Jerry Goldstein, Board of Director, at 636-343-7005 ext. 1151 or Dennis Sommer, President/CEO, at 636-343-7005, ext. 1111 if you are interested in serving.

## Click, Buy & Drive! Save Time & Be Ready to buy

Did you know that you can pre-qualify for an Alliance auto loan? When you're ready to buy your next vehicle, visit our website at [www.alliancecu.com](http://www.alliancecu.com) and fill out our easy online application. It takes less than five minutes and approvals get instant notification.

Getting pre-approved gives you more buying power and let's you call the shots instead of the dealer! You will have all the benefits of a cash buyer since there is no question about your creditworthiness. This is an added incentive for the salesperson to close the deal. Take advantage of this by negotiating a lower price!

If you have any questions about pre-qualifying for your next automobile purchase, please call us at 636-343-7005, ext. 2000.

### Current Auto Loan Rates

Term in Months	New Vehicle APR	Used Vehicle APR
1-36	2.99%	2.99%
37-48	2.99%	2.99%
49-60	2.99%	2.99%

Want to see how much money you will save by refinancing with Alliance Credit Union? Use our handy **Auto Refinance Interest Savings Calculator** at [www.alliancecu.com](http://www.alliancecu.com) to find out your monthly savings!

### Earn \$100 & A Lower Monthly Payment!

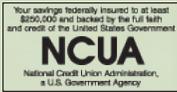
Bring your auto loan to Alliance from another financial institution and you will earn \$100! We have rates as low as **2.99% APR\*** on terms up to 60 months for new & used vehicles! Let us see if we can lower your monthly payment and save your hundreds of dollars over the life of your loan!



\*APR= Annual Percentage Rate. Rates, terms & conditions subject to change. \$100 refinancing offer only valid for new Alliance loans.

# RATES

As of 03/31/12



## Loan Rates

New Auto .....	as low as 2.99% APR*
Used Auto .....	as low as 2.99% APR*
New Boat/RV .....	as low as 4.50% APR*
Used Boat/RV .....	as low as 4.75% APR*
New Motorcycle/ATV .....	as low as 4.50% APR*
Used Motorcycle/ATV .....	as low as 4.99% APR*
Home Equity Line of Credit....	as low as 3.25% APR*

Home Loans ..... call 636-343-7005, option 3 or visit [www.alliancecu.com](http://www.alliancecu.com) to apply online.

\*APR = Annual Percentage Rate

## Deposit Rates

### Certificates of Deposit

6 months .....	.56% APY*
12 months .....	.71% APY*
24 months .....	1.01% APY*
36 months .....	1.36% APY*
60 months .....	2.16% APY*
5-Year Income Now CD .....	2.20% APY*

### Daily Investment Fund

\$2,500 to \$9,999 .....	.31% APY*
\$10,000 to \$24,999 .....	.41% APY*
\$25,000 to \$49,999 .....	.51% APY*
\$50,000 to \$74,999 .....	.56% APY*
\$75,000 to \$99,999 .....	.60% APY*
\$100,000 and greater .....	.63% APY*

### IRA Savings

\$100 to \$999 .....	.50% APY*
\$1,000 to \$4,999 .....	.71% APY*
\$5,000 to \$9,999 .....	.81% APY*
\$10,000 to \$19,999 .....	.91% APY*
\$20,000 to \$29,999 .....	1.01% APY*
\$30,000 and greater .....	1.06% APY*

\*APY = Annual Percentage Yield  
All rates subject to change at any time.

## Open Your IRA Before the April 17 Tax Filing Deadline

Individual Retirement Accounts (IRAs) provide you with an easy, convenient and powerful way to save for your retirement. An IRA is a personal savings plan that the Internal Revenue Service (IRS) allows you to contribute to yearly if you have earned income.

There are two main types of IRAs, Traditional and Roth. Both will help you plan for your future- especially if your employer does not offer a 401(k) - and

**both have distinct tax advantages!** The 2011 annual contribution limit for both IRAs is \$5,000 (\$6,000 for individuals age 50 and older). **April 17th is the 2012 tax deadline!**

Use our Roth vs. Traditional IRA calculator at [www.alliancecu.com](http://www.alliancecu.com) if you need to compare which type is right for you. For more information, call us at **636-343-7005, ext. 2000** or visit us at one of our offices.

## Save 10% on Sprint Wireless Plans!

Sprint's Credit Union Member Discount makes now the best time for **current and new Sprint customers** to save money on Sprint wireless services. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more!

Plus, Sprint puts your family's safety first with the **Sprint Family Locator** which uses GPS to locate your child's phone and **Drive First** which automatically detects when a phone is in a moving

vehicle and locks the phone to prevent access to distractions.

### How to Sign Up & Save:

Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member. Ask to be a part of the **NACUC\_ZZM Corporate ID** and begin saving! You can also visit your nearest Sprint store or do everything online at **[www.SprintSave4CU.com!](http://www.SprintSave4CU.com)**

## Savings Examples

### Everything Data Share Plan 1500

*with Any Mobile, Anytime*

Primary Line	\$110.00
Secondary Line	\$19.99
Your Monthly Saving	\$11.00
Your Monthly Cost (with discount)	\$118.99

**Your 12 Month Savings with monthly discount and waived activation fee: \$168.00**



(636) 343-7005, ext. 2000 • (800) 541-6131  
Tel-A-Connect: (314) 469-3669 (32#) or (800) 382-8340 (32#)

[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto:talktous@alliancecu.com)

### Fenton 24/7 ATM

575 Rudder Rd.  
Fenton, MO 63026

#### Office Hours:

Mon. - Thur. ....9 am - 5:15 pm  
Friday .....8:30 am - 5:30 pm  
Saturday.....9 am - noon

### Call Center

#### Operating Hours:

Mon. - Friday ..8:30 am - 5:30 pm  
Saturday.....8:30 am - 12:30 pm

### Jennings 24/7 ATM

9050 W. Florissant Ave.  
St. Louis, MO 63136

#### Office Hours:

Mon. - Thur. ....9 am - 5:15 pm  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon

#### Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

### Hazelwood

9150 Pershall Rd.  
Hazelwood, MO 63042

#### Office Hours:

Mon., Tues., Thur. .9 am - 5:30 pm  
Wednesday .....closed  
Friday.....8:30 am - 5:30 pm  
Saturday.....8:30 am - 12:30 pm

#### Drive-up:

Mon., Tues., Thur. 8:30 am - 5:30 pm  
Wednesday .....closed  
Friday.....8:30 am - 5:30 pm  
Saturday.....8:30 am - 12:30 pm

### O'Fallon 24/7 ATM

1051 Hwy. K  
O'Fallon, MO 63366

#### Office Hours:

Mon. - Thur. ....9 am - 5:15 pm  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon

#### Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

### Now Open!

### O'Fallon 24/7 ATM

1167 Bryan Rd.  
O'Fallon, MO 63366

Mon., Tues., Thur., Fri. 9 am - 6 pm  
Wednesday .....closed  
Saturday.....9 am - 2 pm

### HOME LOAN OFFICE

### High Ridge 24/7 ATM

320A Emerson Rd.  
High Ridge, MO 63049

#### Office Hours:

Mon. - Fri. ....9 am - 5 pm

