

## HORIZONS

### Alliance Holds the Line On Fees & Promotes FREE Checking!

Banks across the country are eliminating free checking and raising fees on other basic services, such as monthly maintenance fees, minimum balance fees, etc.— increases they say are needed to offset the cost of complying with new government regulations and to maintain their current profits levels.

**Not us!** Unlike the current banking trend of tacking on new fees for basic services that you use, Alliance plans to **hold the line on any new fee increases for 2011.** You belong to a member-owned credit union and unlike banks, our profits are invested back into our members and the credit union!

A recent poll by the opinion research firm Zogby International found 14 percent of US adults have switched to a credit union or community bank in the last year, with 60 percent of that group saying that they moved their accounts to “pro-test policies or behavior of large national banks.” Lower service charges and better rates of return ranked second and third.

If you currently have funds in a large financial institution, be sure to look at

their fee schedule for 2011. This will keep you from getting surprised by hidden fees and charges later in the year. If you find

take for granted - primarily free checking. Overall, the availability of free checking accounts has slipped, falling by roughly 14% over the past year, according to a recent report by Bankrate.com, an online publisher that tracks the banking industry.



the fees to be too high, compare their fees to Alliance. Our fee schedule is always online! Remember that it is your money, so be prepared to move your accounts since these fees will add up over time.

#### Free Checking

Nationally, banks have been raising fees or imposing new ones on services their customers have come to

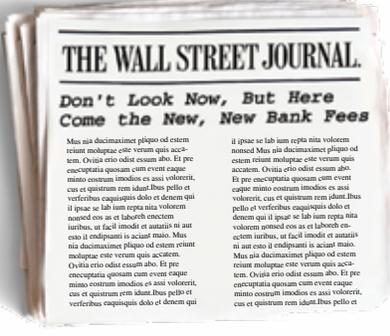
More national banks are now adding service fees to customers who haven't paid a checking fee in years. You don't have to worry about that happening at Alliance Credit Union. **Our free checking account remains unchanged!**

#### Why it's called FREE:

- FREE of minimum balance requirements that tie up your money!
- FREE of monthly service fees!
- Unlimited FREE check writing
- FREE Online Banking and Bill Pay
- FREE E-Statements & Mobile Banking
- FREE Visa Debit Card (qualified members)
- Surcharge-FREE ATM access at over 28,000 CO-OP ATMs

If you need help switching to our FREE Checking Account, please stop by any branch or call us at 636-343-7005, ext. 2000!

## Getting Squeezed By Bank



These are actual headlines from some of the nation's largest newspapers!

# New Year's Resolution - Get Into Top Financial Shape This Year!

After the holidays, you may find yourself analyzing your debt only to find that the holidays have hit your pocketbook harder than you expected. This is a great time to take a step back and assess what you can do to put yourself in a better position for the new year. You want to insure that you do not have to rely on credit cards to finance the 2011 holidays.

There are many options in today's market to restructure your debt. This includes rolling your high interest credit card debt into a mortgage or home equity loan.

The first step is



assessment. You need to know what is owed and how much interest your debt is costing you monthly.

If most of your debt is credit card related, take action now.

With proper changes to your debt structure, you can pay off your highest interest debts first and start to take back some of the monthly expenditures you have been paying on interest. If you have equity in your home, you can borrow against it on favorable terms. You can then use the money you get to consolidate

your high interest debt into one low rate home equity loan.

In most cases, you will benefit from a rate that is more economically beneficial. Paying down debt properly has a snowball effect. The more you pay down, the faster you can allocate money to OTHER debts until you have it under control.

During your FREE annual check-up, your debt liability is assessed and those with credit blemishes will learn how to improve their credit scores. This will help increase your creditworthiness and help you insure that you are in a much better financial position this time next year!

**If you have equity in your home, call Alliance Credit Union today at 636-343-7005, ext. 8140 to improve your financial condition for the New Year!**

## Maximize Your Money & Save with Sprint!

Join the 858,000 credit union members nationwide that are already saving over \$53 million on their wireless plans! Alliance Credit Union is pleased to bring you these major savings through the Sprint Credit Union Member Discount Plan.

### Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

### 3 Ways to Receive Your Sprint Discount:

- 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!
- Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)
- Visit your nearest Sprint store

*Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.*

**What are you waiting for? Start saving today!**



<b>Sprint</b> <small>The New Network</small>	<b>Savings Examples</b>
<b>Everything Data Family</b>	
Regular Monthly Cost	\$169.99
Credit Union Monthly Cost	\$152.00
<b>Your 12 Month Discount \$215.88</b>	

# 2011 Scholarship Applications Now Available

## Three \$1,500 College Scholarships to be Awarded!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

As part of our continuing support of higher education, applications for our annual scholarship program will be available on **January 2, 2011**.

Our annual scholarship program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$50,000 to

many college students over the last 14 years. For a copy of the 2011 application, please visit any branch or



[www.alliancecu.com/Scholarship.html](http://www.alliancecu.com/Scholarship.html) to download and print it from your home computer.

### Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2011

If you have any questions regarding our annual scholarship program, please call us at **(636) 343-7005, ext. 2000** or email us at [talk-tous@alliancecu.com](mailto:talk-tous@alliancecu.com).

**Applications must be received by April 1, 2011.**

## Have Your Social Security Payment Deposited Directly into Your Alliance Account with GO Direct!

Alliance Credit Union is pleased to announce our partnership with Go Direct, a national campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks, to encourage people who get Social Security and other federal benefit payments by check to switch to direct deposit.

Direct deposit is simply the best way to receive Social Security and Supplemental Security Income (SSI) payments. **Direct deposit eliminates the risk of lost or stolen checks, reduces fraud, helps protect against identity theft and gives people more control over their money.** Plus, direct deposit provides people with immediate access to their money from virtually everywhere.

Direct deposit also saves taxpayers millions of dollars.



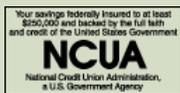
If every current federal benefit check recipient switched to direct deposit, it would save taxpayers about \$130 million a year. Almost all the money saved remains in the Social Security Trust Fund – a benefit to all Americans for years to come.

Alliance encourages senior citizens, people with disabilities and whomever else receives federal benefit payments to make this small, but important change to their financial well-being.

To sign up to have your federal benefit payments direct deposited into your Alliance account, visit at [www.GoDirect.org](http://www.GoDirect.org) or call the toll-free helpline **(800) 333-1795**. You can also stop by any Alliance branch office and our friendly staff will assist you.

# RATES

As of 01/02/11



## Loan Rates

New Auto .....as low as 3.49% APR\*  
 Used Auto .....as low as 3.95% 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\*

Mortgage ..... call 636-343-7005, ext. 8140 or visit [www.alliancecu.com](http://www.alliancecu.com) to apply online.

\*APR = Annual Percentage Rate

## Deposit Rates

### Certificates of Deposit

6 months ..... .76% APY\*  
 12 months ..... .96% APY\*  
 24 months ..... 1.31% APY\*  
 36 months ..... 1.71% APY\*  
 60 months ..... 2.38% APY\*  
 5-Year Income Now CD ..... 2.75% APY\*

### Daily Investment Fund

\$2,500 to \$9,999 ..... .61% APY\*  
 \$10,000 to \$24,999 ..... .71% APY\*  
 \$25,000 to \$49,999 ..... .86% APY\*  
 \$50,000 to \$74,999 ..... .96% APY\*  
 \$75,000 to \$99,999 ..... .98% APY\*  
 \$100,000 and greater ..... 1.00% APY\*

### IRA Savings

\$100 to \$999 ..... 1.01% APY\*  
 \$1,000 to \$4,999 ..... 1.10% APY\*  
 \$5,000 to \$9,999 ..... 1.20% APY\*  
 \$10,000 to \$19,999 ..... 1.35% APY\*  
 \$20,000 to \$29,999 ..... 1.45% APY\*  
 \$30,000 and greater ..... 1.56% APY\*

\*APY = Annual Percentage Yield

## Save on Your Car and Home Insurance! Contact your area representative today!

Liberty Mutual has teamed up with Alliance Credit Union to offer its members significant savings on auto and home insurance. We offer excellent products with personal service, and since you are an Alliance member, you may receive a discount off our already competitive prices. Contact your personal sales representative for your branch today!



### Serving Fenton & High Ridge!

James Lehnhoff  
 Liberty Mutual Group  
 Sales Representative  
 12250 Weber Hill Rd  
 Sunset Hills, MO 63127  
 (314) 843-0600 ext. 55152  
 Fax: 314-843-7193



### Serving North County!

Brie Sullinger  
 Liberty Mutual Group  
 Sales Representative  
 5585 Pershing Ave.,  
 Suite 101  
 St. Louis, MO 63112  
 (314) 361-2344 ext. 56585  
 Fax: 314-361-7065



### Serving St. Charles!

Allissa Moore  
 Liberty Mutual Group  
 Sales Representative  
 4607 Highway K  
 O'Fallon, MO 63368  
 888-443-7536, ext. 56680  
 Fax: 636-329-0794

## Earn 4.07% APY\* with our Premier Checking Account!

No complicated requirements or monthly fees. Simply carry a \$500 minimum balance with Direct Deposit!

### Premier Checking

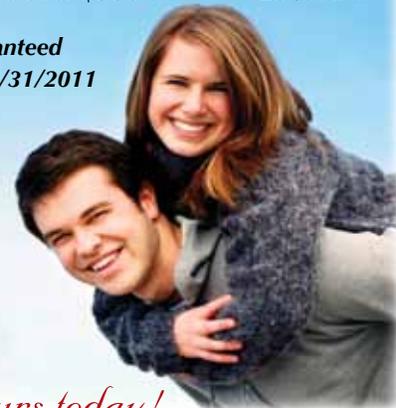
On balances up to \$500.....4.07% APY  
 On balance over \$500..... .25% APY

### Features include:

- Free online banking and bill pay
- ¼% APR car loan discount\*\*
- Visa debit card with no monthly fee
- ½ price on official checks, money orders and safety deposit boxes
- Surcharge-free ATM access at more than 28,000 CO-OP ATMs

\*APY = Annual Percentage Yield. .25% APY paid on all balances above \$500. \$500 minimum balance and direct deposit required to avoid \$5 monthly fee. Must qualify for VISA Debit Card. \*\* APR = Annual Percentage Rate.

Rates guaranteed through 12/31/2011



Open yours today!



(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**  
 575 Rudder Rd.  
 Fenton, MO 63026

**Office Hours:**  
 Mon. - Thur. ....9 am - 5:15 pm  
 Friday .....8:30 am - 5:30pm  
 Saturday .....9 am - noon  
**24/7 ATM**

**Call Center**  
**Operating Hours:**  
 Mon. - Thur. ....8:30 am - 5:30 pm  
 Friday .....8:30 am - 6 pm  
 Saturday .....8:30 am - 12:30 pm

**O'Fallon**  
 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  
**24/7 ATM**

**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

**Jennings**  
 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  
**24/7 ATM**

**High Ridge Home Loan Office**  
 320A Emerson Rd.  
 High Ridge, MO 63049

**Office Hours:**  
 Mon. - Fri. ....9 am - 5 pm  
**24/7 ATM**

**O'Fallon - 24/7 ATM**  
 1167 Bryan Rd.  
 O'Fallon, MO 63366  
 636-343-7005, ext. 8140  
*Call for appointment!*