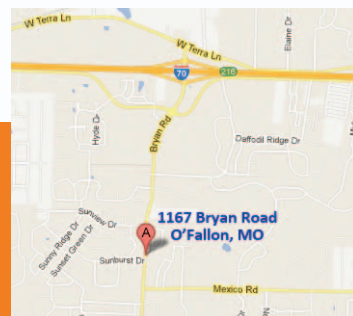


financial

HORIZONS



New Branch Office Coming Soon at 1167 Bryan Road in O'Fallon, MO! Our Grand Opening announcement will include more details & offers!



2012 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 3, 2012.**

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 15 years. For a copy of the 2012 application, please visit any branch or download and print it from

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 2012

If you have any questions regarding our annual scholarship program, please call us at **636) 343-7005, ext. 2000** or email us at **talktous@alliancecu.com.**



your home computer at:
www.alliancecu.com/Scholarship.html

Applications must be received by April 1, 2012.

The holidays are over... Let's get back to saving money!

If you have a home equity loan or an auto loan with another financial institution, we would like the opportunity to see if we can save you some money. Low rate lending means less monthly spending and we are a rate leader in the St. Louis area.

Refinancing Your Home Equity Loan

Compare our home equity loan rates and product features to your existing financial institution's loan. If you are paying more than **3.25% APR***, give us a call. We may also be able to consolidate your other outstanding debts, so you will have one monthly payment at an affordable interest rate. The interest may even be tax deductible (consult your tax advisor).

About Our Home Equity Loans:

- A Fixed Rate Home Equity Loan

provides you with a fixed rate and payments for the life of the loan.

- A Home Equity Line of Credit (HELOC) allows you to access your available funds at any time with the convenience of a check.
- Rates as low as **3.25% APR***
- Terms up to 20 years available
- No Annual Fees!



Refinancing Your Auto Loan**

Did you receive the best auto loan possible from the dealer? Refinancing your auto loan could make your monthly budgeting a little easier. You will also **earn \$100** simply for bringing your auto loan over from another financial institution!

We have rates as low as **3.49% APR*** on terms **up to 60 months for new and used vehicles.** Let us see if we can lower your monthly payment and save you hundreds of dollars over the life of your loan!

If you have any questions about refinancing with Alliance, call us at **636-343-7005, ext. 2000** or stop by any branch. Apply online today at **www.alliancecu.com!**

Auto Loan Refinance Example:

You have \$22,000 left to pay on your current vehicle and 48 payments left...	
Current loan 8.10% APR	\$538 per month
Alliance refi 3.49% APR	\$491 per month
Monthly Savings	\$47
Total Savings (over life of loan)	\$2,256

*APR= Annual Percentage Rate. **Rates subject to change daily. Refinancing offer for new loans only.

RATES

As of 01/02/12



Loan Rates

New Auto	as low as 3.49% APR*
Used Auto	as low as 3.49% 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, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months .....	.51% APY*
12 months .....	.71% APY*
24 months	1.06% APY*
36 months	1.41% APY*
3-Year Income Now CD	2.00% APY*
60 months	2.01% 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 .....	.75% APY*
\$1,000 to \$4,999 .....	.90% APY*
\$5,000 to \$9,999	1.01% APY*
\$10,000 to \$19,999	1.03% APY*
\$20,000 to \$29,999	1.06% APY*
\$30,000 and greater	1.11% APY*

*APY = Annual Percentage Yield

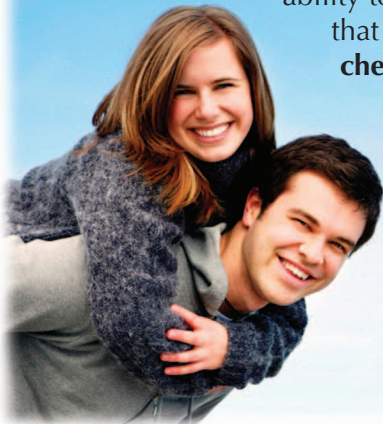


TWO Great Checking Options!

Choose FREE or Our High-Interest Option

Option #1: Take the Free Way

Nationally, banks have been raising fees or imposing new ones on services their customers were accustomed to getting for free - primarily free checking and the ability to use their debit cards. You don't have to worry about that happening at Alliance Credit Union. **Our free checking account and debit cards remains unchanged!**



Why it's called FREE:

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

Option #2: Take the High Road - Earn 3.04% APY!*

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

Features include:

- Free online banking and bill pay
- 1/4% APR car loan discount**
- Visa debit card with no monthly fee
- 1/2 price on official checks, money orders and safety deposit boxes
- Surcharge-free ATM access at more than 28,000 CO-OP ATMs

Premier Checking Rates:

On balances up to \$500...3.04% APY*
On balances over \$500.....0.25% APY*

Rates guaranteed through 12/31/2012

*APY = Annual Percentage Yield.
\$500 minimum balance and direct deposit required to avoid \$5 monthly fee. Must qualify for VISA Debit Card.

** APR = Annual Percentage Rate.

Our Online Switch Kit Makes it Easy! You can use our **EASY CHECKING SWITCH KIT** at any time at www.alliancecu.com. All the necessary forms are included to switch over your automatic payments as well as your direct deposit to your new Alliance checking account.

Switch yours today!

Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and Co-Op debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions about this notice.



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

Fenton 24/7 ATM
575 Rudder Rd.
Fenton, MO 63026
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday8:30 am - 5:30 pm
Saturday9 am - noon

Call Center
Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 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
Friday9 am - 5:45 pm
Saturday9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Hazelwood
9150 Pershall Rd.
Hazelwood, MO 63042
Office Hours:
Mon., Tues., Thur. .9 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm
Drive-up:
Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 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
Friday9 am - 5:45 pm
Saturday9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
Branch opens
March, 2012!

HOME LOAN OFFICE
High Ridge 24/7 ATM
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri.9 am - 5 pm

