

## HORIZONS

### Three College Scholarships Awarded at 63rd Annual Meeting

Alliance Credit Union awarded three \$1,500 college scholarships at its 63rd Annual Meeting on May 24, 2011 at the RiverChase of Fenton Recreation Center.

Scholarships recipients were selected on their ability to distinguish the differences between banks and credit unions and the significance of those differences in an essay. Community involvement and individual character were also criteria used in the selection process. This is the 15th year of Alliance's scholarship program, which has awarded more than \$50,000 in college scholarships to date.

"Giving these young men and women a start on their education is something Alliance values," said Dennis Sommer, Alliance President & CEO. "We recognize their achievements and want to

help them become future leaders and decision makers in the community."

This year's scholarship winners included **Marshal Watkins III** who is currently a senior at Hazelwood West Sr. High School and will be attending

the Missouri University of Science & Technology next year. He plans to pursue a degree in electrical engineering. **Ryan Moyie**, a senior at Oakville High School, will attend Saint Louis University and will major accounting.

**Michelle Jones** of Fenton, MO will pursue a nursing career at Missouri State University this fall. Scholarship funds will be paid to the student's chosen university in their name.

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as either a full-time college student or a high school student that will be a full-time college student in the following year. Members interested in applying for next year's scholarship, should look for the new application on our website in January, 2012.



Alliance Credit Union awarded three \$1,500 college scholarships at its 63rd Annual Meeting on May 24, 2011 at the RiverChase of Fenton Recreation Center. (From Left to Right) Human Resource Director Frank Evans, Ryan Moyie, Michelle Jones, Marshall Watkins III and Alliance Credit Union President/CEO Dennis Sommer.

### New, Improved Homepage! [www.alliancecu.com](http://www.alliancecu.com)

Redesigned with you in mind, finding what you need on our [www.alliancecu.com](http://www.alliancecu.com) homepage just got a whole lot easier! Alliance has revamped it's homepage for better site navigation and easier access to the pages you visit most. **Check out what's new below:**

- Our new "Most Popular" section offers direct access to our site's most visited and sought after pages! This will save you time and effort trying to get where you most need to be.
- No more searching for forms and applications! Simply click on the drop

down under "Forms & Applications" and select the document you want.

- Still having trouble finding what you are looking for on our site? The dynamic **site search field** on our homepage allows you to quickly find what you are looking for just by typing in a keyword or two.

We want to make your online experience with us as useful, easy and enjoyable as possible. Please visit [www.alliancecu.com](http://www.alliancecu.com) and familiarize yourself with our new homepage today!



# Home Improvements: How to get the best bang for your buck

In cooperation with Remodeling magazine, the National Association of Realtors recently published the average cost recouped for 35 home improvement projects in its recent "Cost vs. Value" report. The annual survey uses input from REALTORS® in 80 cities to rank home remodeling projects according to those that bring the greatest cost recovered at resale. Below you will see the top 10 home improvement projects that recoup the most money for the St. Louis area. Use this chart to determine which summer home improvement projects provide the best returns per dollar invested. Complete data from the "Cost vs. Value" report can be downloaded for free at [www.costvsvalue.com](http://www.costvsvalue.com).

Top 10 Recoup Value Remodeling Projects for St. Louis Area

Project	Job Cost	Resale Value	Cost Recouped
Entry Door Replacement (steel)	\$1,218	\$1,243	102.1%
Garage Door Replacement	\$1,291	\$1,083	83.9%
Deck Addition (wood)	\$10,973	\$7,986	72.8%
Minor Kitchen Remodel	\$21,695	\$15,790	72.8%
Siding Replacement (vinyl)	\$11,357	\$8,223	72.4%
Window Replacement (wood)	\$12,027	\$8,707	72.4%
Attic Bedroom	\$51,428	\$37,142	72.2%
Window Replacement (vinyl)	\$11,066	\$7,920	71.6%
Basement Remodel	\$64,519	\$45,186	70.0%
Major Kitchen Remodel	\$58,367	\$40,126	68.7%

Access the equity in your home to make the best value-added home improvements this summer. We have a variety of fixed and adjustable-rate home equities and home equity lines of credit.

You can apply anytime online. Our easy online application takes only minutes to complete. If you have any questions, please call us at **636-343-7005, ext. 8140** and speak with one of our home loan specialists today.

Apply today at [www.alliancecu.com](http://www.alliancecu.com)!

## 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!

\*APR= Annual Percentage Rate. Rates subject to change daily & are based on credit scores. Other terms & conditions may apply, ask for details. Rates are determined by individual credit standing and loan to value.

# Alliance Welcomes Two South American Executives

## Week-long visit focused on how credit unions operate in United States



Two Colombian credit unions executives spent June 8-16 with their counterparts at Alliance Credit Union, learning how American financial institutions operate and discussing their role in the economy.

Dennis Sommer, President and CEO of Alliance Credit Union arranged the program through the World Council of Credit Unions (WOCCU). Mr. Sommer has a long association with credit unions dating back to the 1970's when he was a Peace Corps volunteer working with credit cooperatives in Cali, Colombia.

David Orjuela and Silvia Liliana Gonzalez came to St. Louis to learn about the roles of credit unions within the United States financial system, as well as specific practices used at Alliance Credit Union. Both plan to adapt the knowledge they have gained during their visit to improve operations and expand services at their own credit unions.

Mr. Orjuela is the Director of Risk Management at the Cooperativa de Ahorro

y Credito Coprocenva in Cali, Colombia. He has a master's in economics and



From Left to Right: President & CEO Dennis Sommer, Silvia Liliana Gonzalez and David Orjuela

his work is targeted in risk analysis, asset liability management, loan portfolio analysis, credit systems, research and development of new credit methodologies.

Ms. Gonzalez is Director of Collections at Financiera Comultrasan Ltda. in Bucaramanga, Colombia. She is a financial and corporate law specialist

with an eight year career at her "cooperativa de ahorro y credito." Ms. Gonzalez manages collections, consumer credit, commercial loan portfolios and financial services at her credit union.

"Being able to share how we manage our credit union and plan its future growth with our South American neighbors was an outstanding learning experience for everyone involved," Sommer said. "Our credit unions have many of the same opportunities, and it was great to be able to exchange ideas on how to approach those opportunities."



## Plan your own wake this summer... with a low rate recreational vehicle loan from Alliance!

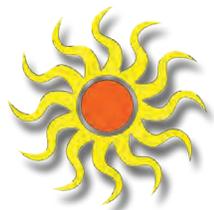
Stop idling while everyone else is making a splash this summer! Whether you are looking to purchase a new boat, jet ski or RV, or just wanting to save money by transferring your current loan to Alliance Credit Union, we can help make your summertime dreams a reality. You'll be able to do more and spend less this summer with a low rate recreational vehicle loan from Alliance!



If you got stuck with a high rate through a dealer or finance company, we can usually lower your monthly payment and save you money.

### Our RV loans include:

- Boats, RVs, Jet Skis, Motorcycles, ATVs
- Rates as low as **4.50% APR\***
- Borrow up to 100% of the cash value
- Speedy approval process



Plus, we offer flexible repayment terms and no pre-payment penalties! Apply online at [www.alliancecu.com](http://www.alliancecu.com) or at your nearest branch office. Call us at **636-343-7005, ext. 2000** if you have any questions.

**Pre-qualify today at [www.alliancecu.com](http://www.alliancecu.com)! Our easy online application takes less than five minutes. Approvals are notified instantly!**

\*APR = Annual Percentage Rate. Rate posted is the lowest possible rate and may vary depending on past credit history, down payment, and approximate term.

# RATES

As of 07/02/11



## Loan Rates

New Auto .....	as low as 1.99% 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*

Home Loans ..... 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 .....	.56% APY*
12 months .....	.86% APY*
24 months .....	1.26% APY*
36 months .....	1.61% APY*
60 months .....	2.26% APY*
5-Year Income Now CD .....	2.60% APY*

### Daily Investment Fund

\$2,500 to \$9,999 .....	.45% APY*
\$10,000 to \$24,999 .....	.51% APY*
\$25,000 to \$49,999 .....	.66% APY*
\$50,000 to \$74,999 .....	.68% APY*
\$75,000 to \$99,999 .....	.71% APY*
\$100,000 and greater .....	.73% APY*

### IRA Savings

\$100 to \$999 .....	1.00% APY*
\$1,000 to \$4,999 .....	1.05% APY*
\$5,000 to \$9,999 .....	1.10% APY*
\$10,000 to \$19,999 .....	1.15% APY*
\$20,000 to \$29,999 .....	1.20% APY*
\$30,000 and greater .....	1.26% APY*

\*APY = Annual Percentage Yield

All rates subject to change at any time.

## New Automated Services Available Inside Virtual Branch



### ACH Origination

If you normally write a check from another financial institution to make your monthly Alliance loan payment, your life just got a little easier! You can now originate an electronic payment from another institution directly into your designated Alliance loan account inside Virtual Branch. *All payment information is encrypted, so it's safe & secure!*

You can also originate an electronic payment that will be automatically deposited into your Alliance checking or savings account without ever needing to contact any bank or credit union to make the request. These payments can be setup as single or recurring transactions, are managed totally by you, and best of all - It's FREE! Simply login to Virtual Branch and click on the 'Self Service' tab. For all credit card payments and any payment over \$2,500, please phone the Call Center at 636-343-7005, ext. 2000. Take control of your account today!

### Wire Transfers

**WireXchange® is a flexible Web-based solution for completing end-to-end wire transfers.**

A wire transfer is a transfer of money from one financial institution to another. Previously, you had to call Alliance to request your wire, but WireXchange allows you to originate the wire transfer yourself inside Virtual Branch under the 'Self Service' tab. *All you need is:*

- Name, account number, and address of person receiving the funds
- Routing Transit Number (RTN) of the Financial Institution receiving the funds (some institutions may also require a correspondent RTN)

Wire funds to anyone, anywhere! Call us at 636-343-7005, ext. 2000 with any questions.

## Thank you for your support...

Alliance held "Jeans for Joplin," a corporate dress down day that allowed employees to wear jeans if they made a small donation to those affected by the tornado. More than \$550 was raised through generous member donations and employee contributions.



**Children's Miracle Network Hospitals**

Thanks for helping us raise more than **\$600** for Children's Miracle Network's "May is for Miracles" campaign! We appreciate everyone for showing how their change can be life-changing to our most vulnerable assets. All donations went to support our local children's hospitals.



(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

**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

**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 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

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

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

