

# Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



**Tax & IRA Contribution Deadline is April 15th, 2013!**

## Individual Retirement Accounts (IRAs) Offer Great Ways to Save!

Opening an interest-bearing IRA is an easy method for saving towards your retirement. An IRA is a personal savings plan that the Internal Revenue Service (IRS) allows you to make yearly contributions. There are two main types of IRAs, traditional and Roth. Both types will help you plan for your future, especially if your company does not sponsor a program such as a 401(k) and **both have distinct tax advantages.**

A traditional IRA contribution is not taxed upfront meaning that you are not taxed when you put in (or contribute) the money, but you are taxed when you take the money out. This means that if your annual income is \$60,000, and you contribute \$5,000 dollars to your IRA (you may contribute \$6,000 if you are 50 and older), you will only pay taxes on \$55,000 and not your full salary. You will however be taxed when you begin withdrawing your

money. Required minimum distributions must begin after you turn 70 ½, but you can start withdrawing at 59 ½. If you withdrawal before age 59 ½, income taxes and a 10% IRS penalty tax may apply.



A Roth IRA works the exact opposite. A Roth IRA contribution is taxed when you put in (or contribute) the money, but it provides tax-free growth. What does that mean? If you contribute \$5,000 for 30 years, you will only pay tax on the \$150,000 that you put into your Roth IRA and you will not be

taxed when you make withdrawals. You do not have to start taking minimum distributions when you reach 70 ½ since that money has already been taxed. This means that you can contribute as long as you like. If you withdrawal before five years of establishing your account or before you reach 59 1/2, income taxes and a 10% IRS penalty tax may apply.

You have until the April 15th tax deadline to establish an IRA if you haven't already. Alliance offers several IRA options to provide you with an easy, and powerful way to save for your retirement. Both Traditional and Roth IRAs are available, as well as Coverdell Educational Savings Accounts when saving for college tuition. For more information, call us at **636-343-7005, ext. 2000** or visit us at one of our offices. Visit [www.alliancecu.com](http://www.alliancecu.com) to use our online IRA comparison calculator today.

## Click, Buy & Drive! Low Rates & Fast Pre-Approvals!



Pre-qualify today at  
[www.alliancecu.com](http://www.alliancecu.com)!

Whether you drove your car into the ditch or simply want to ditch your old car, Alliance has excellent rates for your next purchase— as low as **2.49% APR!**\* Plus, our easy online pre-approval process gives you added advantages at the dealership. You'll know what kind of rate you'll pay as well as your qualifying loan size. It also shows car sales staffs that you're a serious buyer and removes the pressure of negotiating financing contracts. Buying a car is a big purchase, so why be distracted by anything other than finding the perfect car for yourself?

### Earn \$100 and a Lower Monthly Auto Loan Payment!

Bring your auto loan to Alliance from another financial institution and you will earn \$100! We have rates as low as **2.49% 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! Find out how much money you will save by refinancing at [www.alliancecu.com](http://www.alliancecu.com) with our handy Auto Refinance Interest Savings Calculator.

MARCH 2013

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

**Alliance**  
Credit Union

**It's Your Money – Keep More of it with TurboTax**



Why spend more than you should to have someone else do your taxes for you? TurboTax® puts the power in your hands to keep more of your hard earned money, with the peace-of-mind of knowing you have experts in your corner every step of the way.

As a valued Alliance Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition and get your biggest tax refund possible in as few as 8 days. No matter where life takes you, TurboTax® makes it easy to do your taxes right and get your maximum refund guaranteed.

**Why use TurboTax?**

- TurboTax is customized to your situation, searching for the latest deductions and credits based on your job, family, and life so you know you'll get every penny you deserve.
- TurboTax is there year-round with expert help when you need it, so you won't get stuck if you have a question. All TurboTax tax professionals are experienced CPAs, EAs or Tax Attorneys.
- With TurboTax you'll get your taxes done right. TurboTax calculations are guaranteed 100% accurate and you're guaranteed to get your maximum refund – or your money back.

Alliance members can now prepare, print and e-file simple federal tax returns FREE with TurboTax® Federal Free Edition. As an added advantage, you can instruct the IRS to deposit your refund directly into your Alliance checking account! No waiting for the check in the mail! At the end of the online tax return form, you'll find a place to add our routing number **(281081505)** and your account number to direct the IRS to deposit your refund electronically as soon as the agency approves your return.

**Get started with TurboTax today by visiting [www.alliancecu.com](http://www.alliancecu.com)!**



(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

**Personal Service Branch**  
**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

**College Scholarships**  
**AWARDED!**

**Apply by April 1, 2013**

**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 2013/14

For a copy of the 2013 application, please visit any branch or download and print it from your computer at:  
[www.alliancecu.com/Scholarship.html](http://www.alliancecu.com/Scholarship.html)

If you have any questions regarding our annual scholarship program, please call us at (636) 343-7005, ext. 2000.

**U.S. Department of Treasury Notice:**



The U.S. Department of the Treasury requires everyone getting paper federal benefit checks to switch to direct deposit by **March 1,**

**2013.** Don't wait any longer! Switch today at your local Alliance Credit Union branch office, online at [www.GoDirect.org](http://www.GoDirect.org) or by calling **(800) 333-1795.**

