

# Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



Join us on Thursday, October 18th!

## International Credit Union Day Celebrates Cooperative Spirit

As a credit union member, you belong to a global movement in which people help people. Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most."

Credit unions exist to serve you, the member, not to increase the bottom line. A focus on superb customer service and member satisfaction sets credit unions apart from other financial institutions. As not-for-profit cooperative institutions, credit unions return their earnings to members in the form of higher interest on deposits, lower loan rates and fewer fees.

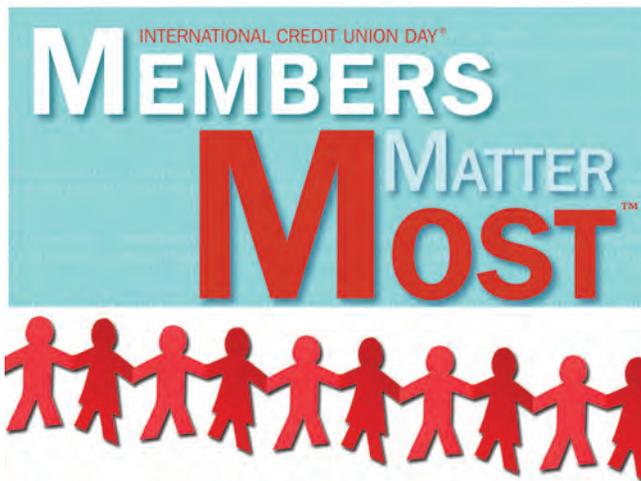
Irrespective of the amount you have on deposit with us, you are a member and an owner, with equal ownership and one vote. Members are never just numbers; your ownership empowers you and provides a voice. In addition to member control, credit unions offer education and training programs. Credit unions actively focus on creating

fiscally responsible members through their wide variety of education programs, which positively impact savings and spending habits for a lifetime. Member control, education and

cate our top priority.

Over the course of 85 years, the celebration of ICU Day has evolved from the first official credit union holiday established by the Credit Union League of Massachusetts in 1927 into the internationally recognized observance it is today. Today, ICU Day celebrates the common roots of 188 million credit union members in 97 countries. The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to accomplishments to come, we invite you to join us in celebrating ICU Day on Thursday, October 18, 2012.

Join us at any full-service branch office before noon and enjoy refreshments and snacks. Bring in your children and grandchildren and receive a free Halloween bag & a coloring page when you open a Coindexter Youth Account (for kids 12 & under)!



training programs and concern for the community are key cooperative values that differentiate credit unions from other financial institutions. Our people first philosophy illustrates an underlying credit union message that will be celebrated this fall. International Credit Union (ICU) theme, "Members Matter Most," conveys a simple message that strikes home in its ability to communi-

## Member Satisfaction Survey Results are in...

Credit unions added 1.3 million new members last year to a record-high total that well exceeds 90 million nationally, according to statistics compiled by the Credit Union National Association (CUNA). This growth stemmed from consumer's becoming increasingly dissatisfied with rising bank fees and as a result of last year's Bank Transfer day in which an estimated 600,000 people moved their money to a credit union or a community bank. Alliance wanted to measure how satisfied its members were with their products and overall service.

Alliance mailed 3,000 random surveys in July asking members how we are doing. Members ranked us on financial products, service, rates, fees, etc. on a scale of 1 to 5, with 5=very good, 4=good, 3=average, 2=fair and 1=poor. **The good news is we averaged a 4.5 across all categories!**

Alliance's management team and board of directors use survey results and member feedback to decide on service improvements, future product offerings, facility needs, etc. We appreciate our members' vote of confidence evidenced by the recent survey.

## Debt in Focus: Our new anonymous online financial assessment tool

Alliance is now offering a powerful online financial assessment tool that will help our members gain better insights into their **current financial status**. In just minutes, you will receive a thorough analysis of your financial situation, including powerful tips by leading financial experts to help you control your debt, build a budget, and start living the life you want to live.

Debt In Focus was created to offer a free and anonymous tool that will help bring your debt into focus. Answer a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt to income ratios, debt payment sched-

ules, and suggested personal action strategies to help keep your finances moving forward.



We know security is always a concern and rest assured none of your information will be shared or used for any other purposes, unless you authorize

us to do so. You will not be required to disclose your name, social security number, email address, physical address, or any other identifiable information. The information we collect about your income and current debts cannot and will not be used to identify you unless you specifically instruct us to contact you. If you decide to be contacted by a credit union representative for additional assistance, it is at no additional cost to you.

Get your Debt in Focus and be on your way to a brighter financial future today. Simply visit our website as [www.alliancecu.com](http://www.alliancecu.com) and click on the Debt in Focus tab under our "Most Popular" section on the right.

## VISA Prepaid Debit Cards: Perfect for College Students & their Parents!

Now the power to manage your college student's money is in your hands. Just give them a pre-funded VISA Prepaid Debit Card with a specific amount of money! You can reload the card with more money at any time and as many times as you want. This card can be used at an ATM or any merchant where VISA is accepted, which provides your college student the freedom they need. They can also use it to pay their bills, shop online and off, get direct deposit and more.

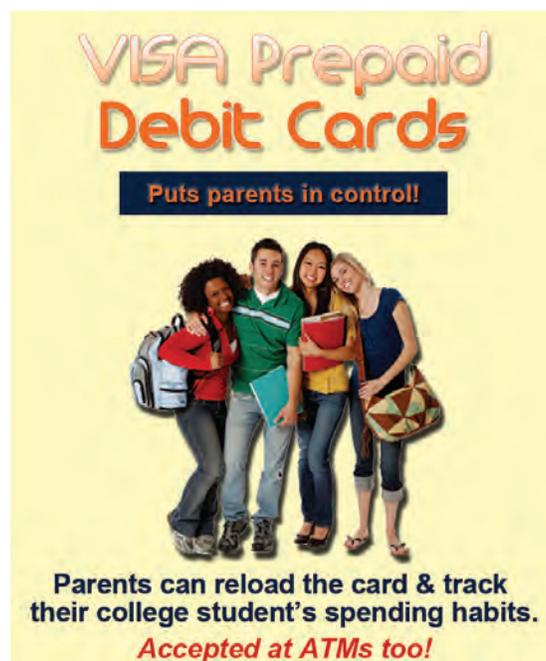
### Manage your prepaid debit card from your computer

Our Internet Management Tool lets you track their spending and help you teach them important money management skills. You'll always know how much they've spent, how much money is left on the card and understand your college student's spending habits and patterns. VISA Prepaid Debit Cards makes monthly budgeting easy!

### How to Reload Your Card

When the card is running low on funds, just re-load it by going to the Internet Management Tool located at [www.cumoney.com](http://www.cumoney.com) or call us at (636) 343-7005 x 2000 or stop by one of

our branches. If you have questions, you can call 877-850-9650 24 hours a day, seven days per week, 365 days a year. Plus, you can reload the card with money from your Alliance checking account or credit card.



### Put an end to being overdrawn or paying overdraft fees

You can only spend the amount on the prepaid debit card, so you never overdraw a checking account. This eliminates costly overdraft fees. Our prepaid debit card is also safe. It's not tied to your checking or savings account and you will have protection against lost or stolen cards and unauthorized purchases with the Visa Zero Liability policy.

**Stop by any branch office and activate yours today and begin teaching them how to manage their money tomorrow!**



## Free Checking: Switch today & start saving tomorrow!

Nationally, banks have been raising fees or imposing new ones on services their customers have come to take for granted - primarily free checking. 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 so none of your funds are tied up
- 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

### Our Switch Kit Makes it Easy!

You can print off our EASY CHECKING SWITCH KIT at any-time at [www.alliancecu.com](http://www.alliancecu.com). All the necessary forms are created to switch over your automatic payments as well as your direct deposit to your new Alliance checking account. If you have any other questions about switching your checking account, please stop by any branch office or call us at 636-343-7005, ext. 2000!

## 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 **2.49% 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!

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!

### Ready to buy a new or used car?

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 for early pre-approval. 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 please call us at 636-343-7005, ext. 2000.

### Refinance Savings Example

You have \$22,000 left on your current car & 48 payments left...	
Current Loan: 6.50% APR	\$430
Alliance Refinance: 2.49% APR	\$398
Monthly Savings	\$33
Total Savings (over life of the loan)	\$1,573

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



## WIN \$100!

Just clip this coupon, fill it out and drop it off at any branch by **Nov. 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 \_\_\_\_\_

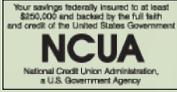
### How can we help you?

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

- Car/Truck Loans     Premier Checking  
 Mortgage Loans     Online Banking

**RATES**

As of 09/30/12



**Loan Rates**

New Auto .....	as low as 2.49% APR*
Used Auto .....	as low as 2.49% 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, 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 .....	.36% APY*
12 months .....	.56% APY*
24 months .....	.81% APY*
36 months .....	1.11% APY*
60 months .....	1.71% APY*
1-Year Income Now CD .....	1.01% APY*
2-Year Income Now CD .....	1.51% APY*
3-Year Income Now CD .....	1.85% APY*
5-Year Income Now CD .....	2.05% APY*

*Daily Investment Fund*

\$2,500 to \$9,999 .....	.26% APY*
\$10,000 to \$24,999 .....	.41% APY*
\$25,000 to \$49,999 .....	.51% APY*
\$50,000 to \$74,999 .....	.52% APY*
\$75,000 to \$99,999 .....	.53% APY*
\$100,000 and greater .....	.54% APY*

*IRA Savings*

\$100 to \$999 .....	.45% APY*
\$1,000 to \$4,999 .....	.60% APY*
\$5,000 to \$9,999 .....	.71% APY*
\$10,000 to \$19,999 .....	.81% APY*
\$20,000 to \$29,999 .....	.91% APY*
\$30,000 and greater .....	1.01% APY*

\*APY = Annual Percentage Yield

All rates subject to change at any time.

**Keep Your Community Warm this Winter!**

Alliance Credit Union once again team's up with the Kurt Warner First Things First Foundation for the eleventh annual Warners' Warm-Up Coat Drive. Please drop off your new or gently-used coats at your local branch from

**November 1-18, 2012.** Collection boxes

will be conveniently located in the lobby. Cash donations to purchase new coats will also be accepted. Last year, we set an all-time record with more than

125 coats donated. We would like to have 150 coats donated for this year's drive.

The donated coats will be distributed to schools, homeless shelters and other social service agencies throughout the bi-state region. For more information, go to [www.kurtwarner.org](http://www.kurtwarner.org). Thank you for keeping your neighbors warm this winter!



**WARNERS' WARM-UP**  
Teaming up to keep the Bi-State warm since 2001

**Three Great Ways To Save with GM's Credit Union Member Discount!**

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being an Alliance member.



Secondly, you can save big with great low rates when you finance your new vehicle through Alliance. We have rates as low as **2.49% APR\*** on new autos up to 60 months. Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles.

Start saving today by visiting [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to see how much you can save & request your GM Authorization Number.

\*APR= Annual Percentage Rate.



(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

