

financial

HORIZONS



Help Us Build a Home for a Local Hero!

Funds are needed to finish construction

Alliance Credit Union continues to join forces with **Homes for Our Troops** - a non-profit group started four years ago to help build specially-adapted homes for severely disabled members of the military returning from service in Afghanistan and Iraq.

Last year, Alliance and its members donated more than \$20,000; the good news for 2010 is that a "Build Brigade" is being held at the construction site of Army Staff Sergeant Robert Canine's new home in Columbia, MO from April 9 to April 11. Hundreds of professional volunteers will start erecting the home starting with the foundation on the first day. By the end of the third day, the home will have framed interior walls, windows, doors, siding and a shingled roof. More funds are needed to finish the interior work and to move towards completing Missouri's first specially-adapted home.

SSG Canine was serving as truck commander of a four-Humvee convoy in Baghdad, Iraq on May 17, 2009 when an explosive projectile blasted his vehicle. He lost both legs below the knee from the attack. The Mexico, Missouri native has learned to walk again on prosthetics and is looking forward to moving into his new home.

"I have stayed in homes that are not handicap accessible and it was a challenge every day to get around," says Canine. "The assistance I will receive from Homes for Our Troops will eliminate those daily challenges and improve my quality of living every day."

This year, Alliance hopes to raise an additional \$5,000. We will have several fund-raising events held through

Independence Day 2010. Donations can be made at any Alliance branch or by phone at 636-343-7005 ext. 2000. Non-construction volunteers are also needed. To volunteer, call the Homes for our Troops community outreach coordinator at 508-823-3300.



Thanks for your support!

Tired of lenders hogging your cash with fees?

Our Home Loans Allow You to Put that Cash into Your House

For 2009, Alliance's home loan portfolio grew to \$73 million, a 23% increase over the previous year. We did this while a lot of lenders reduced or stopped their lending. We can tailor a home loan package to meet your specific needs! Get a **FREE** credit report by bringing in your newsletter!

- No Private Mortgage Insurance!*
- Purchase Transactions up to 95%
- Loan to Value (LTV) up to 90%
- No Extra Cost for Jumbo Loans!

Contact one of our home loan experts today at 636-343-7005, option #3 or apply online!

* Rates and terms may vary depending on your credit history, amount of equity in the property, location, type of property, and other factors. Available only on certain products.



New Overdraft Legislation Not Affecting Alliance Members

New Federal Reserve overdraft rules, known as Regulation E, are set to go into effect on July 1, 2010. The new rules will prohibit financial institutions from charging consumers fees for paying overdrafts on automated teller machine (ATM) and one-time debit card transactions, unless a consumer consents, or opts in, to the overdraft service for those types of transactions.

As some large financial institutions start to end policies that allowed them to assess fees on overdrafts stemming from debit card purchases, it's nice to know that your credit union *never* had such policies in place. Alliance has never applied overdraft fees to point of sale transactions because we did not want you to overdraw your account on small item purchases such as a cup of coffee. We never thought that allowing our members to spend more money than they had available and then charging a large fee was a "courtesy." We do

have several alternatives to paying costly overdraft fees on your Alliance checking account.

between a costly overdraft or a nominal \$5 fee being charged.



Here is how it works - if your checking account is short funds to clear a check and your savings account has the funds available we will automatically transfer the money (plus a nominal \$5 fee) to clear the check. We will even mail you a notice confirming the transfer. So, having emergency funds on deposit can be the difference

Members with a Line of Credit loan may authorize Alliance to make automatic cash advances to fund a check presented to their checking account -- paying daily interest on the credit advance until the principle and interest is repaid can be a money saving proposition. Here's an example:

A Money Saving Example

Let's say your washing machine breaks down and you will not have the money to buy a new one until you get your next paycheck which is in two weeks! If you buy a \$400 washing machine that day, Alliance will cover the cost through your line of credit. You will only be charged for 14 days of interest on that \$400. At a 12% interest rate, you would only pay \$1.84 to use the funds instead of the more costly \$25 overdraft fee.

It Pays to Have Friends... Lots of Friends!

Refer a new member to Alliance and both of you will receive a **\$25 bonus** savings deposit when they open up a checking account with direct deposit or any loan! **Or, trade your cash bonus in for a .25% discount on a 2010 car loan!**** There is no limit to the amount that you can earn. Tell your family, tell your friends, tell your neighbors and co-workers! Your immediate family members and anyone who lives or works in the Missouri counties of St. Charles, St. Louis, Jefferson and Franklin or the Illinois counties of Madison, St. Clair, Monroe or Jersey are eligible for the same credit union benefits you already enjoy!



Call or visit any of our branch offices with any questions!

*Membership eligibility required. Must open a savings account with a minimum \$25 deposit to establish membership. Accounts closed within 90 days are subject to an early account closure fee. **Rates, terms and conditions subject to credit worthiness. Cannot be combined with any other loan offer.

WIN \$100!

Just clip this coupon, fill it out and drop it off at any branch by May 1, 2010! 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!

- | | |
|--|---|
| <input type="checkbox"/> Car/Truck Loans | <input type="checkbox"/> Premier Checking |
| <input type="checkbox"/> Mortgage Loans | <input type="checkbox"/> Other |

Get into the Savings Game!

Celebrate National Credit Union Youth Week with Us!

Visit us during the week of **April 18-24** and help us celebrate **National Credit Union Youth Week**. Alliance will show every youth how to get into the savings game by making each new member's \$5 minimum required deposit on all new youth savings accounts opened during Youth Week! And remember, Alliance membership is open to all your family members.

We have two age-specific youth accounts to fit any age group. Both will teach your children or grandchildren the value of saving!

The **Coindexer Youth Savings Club** is designed to help children through age 12 understand the importance of saving at their credit union.

CU Succeed (for members age 13-19) is designed to help teens succeed in their finances and even has its own checking account to teach teens how to manage their own money. *Plus, the account comes a .50% APR* discount on a first car loan!*

Stop by any branch office to open a youth account and begin getting your special little one into the savings game today!

Alliance will also make a \$5 donation to Children's Miracle Network for each new youth account opened during the month of April!

*APR = Annual Percentage Rate. Rate discount is for qualified members. Age restrictions may apply. May require co-signer.



Alliance Updates & Notices:

Improved level of service...

All members with an Alliance home loan will now receive a payment reminder via email 10 days before your payment is due.

Reaching us by telephone...

You can reach all offices by calling 636-343-7005, 2000 or toll free at 800-541-6131. For our **Tel-A-Connect** telephone banking service, please dial 314-469-3669 (32#) or toll free at 800-382-8340 (32#).

Scholarship winners to be announced...

The three winners of our annual scholarship will be announced this month. Winners will be notified by telephone. The three \$1,500 scholarships will be awarded at our annual meeting on May 25th, 2010 at the RiverChase of Fenton Recreation Center at 7 p.m.

Funds availability policy changes...

Due to changes in Federal Regulation CC, our funds availability policy has changed. To print out a complete copy of the policy, go to our Web site and click on the "About Us" tab.

Don't Start the Summer on the Sidelines!

Get it in gear with a recreational vehicle

Ready to cruise the lake in a new boat, see the sights in an RV? Or maybe you've been thinking about getting a new motorcycle for your weekend adventures. Alliance can help make your summertime dreams a reality. Do more and spend less this summer with a recreational vehicle loan from Alliance!

Our recreational vehicle loans include:

- Boats, RVs, Jet Skis, Motorcycles & ATVs
- Rates as low as **6.25% APR**
- Borrow up to 100% of the cash value
- Speedy approval process!

Plus, we offer flexible repayment terms and no pre-payment penalties! Stop by any branch to get started or apply online 24 hours a day at www.allianccu.com!

*APR= Annual Percentage Rate. Rates and terms subject to change daily and based on member credit. Contact Alliance for complete details.



APPLY ONLINE!

RATES Through 4/29/10

Selected Loan Rates

New Auto	as low as 3.95% APR*
Used Auto	as low as 4.40% APR*
New Boat/RV	as low as 6.35% APR*
Used Boat RV	as low as 6.60% APR*
New Motorcycle/ATV	as low as 6.25% APR*
Used Motorcycle/ATV	as low as 6.35% APR*
Mortgage	call or visit www.alliancecu.com
Home Equity Line of Credit ..	as low as 4.25% APR*

*APR = Annual Percentage Rate

Selected Deposit Rates

Certificates of Deposit

6 months	1.26% APY*
12 months	1.66% APY*
24 months	2.01% APY*
36 months	2.36% APY*
60 months	2.96% APY*
5-Year Income Now CD	3.50% APY*

Daily Investment Fund

\$2,500 to \$9,999	1.05% APY*
\$10,000 to \$24,999	1.11% APY*
\$25,000 to \$49,999	1.16% APY*
\$50,000 to \$74,999	1.26% APY*
\$75,000 to \$99,999	1.31% APY*
\$100,000 and greater	1.36% APY*

IRA Savings

\$100 to \$999	1.10% APY*
\$1,000 to \$4,999	1.20% APY*
\$5,000 to \$9,999	1.40% APY*
\$10,000 to \$19,999	1.74% APY*
\$20,000 to \$29,999	1.94% APY*
\$30,000 and greater	2.13% APY*

*APY = Annual Percentage Yield

At the annual meeting you will learn about our progress in 2009 and future opportunities. Additionally, Alliance will present scholarships to 2010 winners and hold the election of officers for the Board of Directors.

Please RSVP no later than May 17, 2010 by calling 636-343-7005, ext. 1124 to confirm your attendance.

Interested in Volunteering?

Volunteers provide leadership and direction to Alliance Credit Union. For the past 62 years, Alliance's Board of Directors, committee members and advisers have been instrumental in governing the credit union.

Opportunities to volunteer arise periodically; for more information, please contact

Dennis Sommer, Nominating Committee Member at 636-343-7005, ext. 1111.

ANNUAL MEETING

Date: May 25, 2010, 7 p.m.

PLACE: RIVERCHASE OF FENTON
RECREATION CENTER
990 HORAN DR.
FENTON, MO 63026

Coming Soon...

Alliance is excited to offer our members the following new electronic services! We believe that these new services will not only add convenience, but will also lead to better account management for our members.

eStatements - By receiving your statements electronically, you will save time and trees. Plus, you'll receive your statement *faster!*

Mobile Money - Our new cell phone platform will give you the ability to manage your money anywhere, anytime, from any web-enabled mobile device.

Online Education Center - Through a series of Web-based tutorials, the Online Education Center will guide you on how to use our online services. From setting up alerts within Virtual Branch, checking account balances from your cellphone, to paying your bills online, our new Online Education Center can help!

Look for information on how to sign up for our new electronic services in next month's edition!



Delivering Value. Enriching Lives.

(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
575 Rudder Rd.
Fenton, MO 63026

Office Hours:

Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday9 am - noon

24/7 ATM

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366

O'Fallon
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

24/7 ATM

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

Jennings
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

24/7 ATM

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

Office Hours:

Mon. - Fri.9 am - 5 pm
Saturday9 am - noon

24/7 ATM

