

financial

HORIZONS



Help us Support Children's Miracle Network in April & May!

Open a Youth Account During April & We'll Make a \$5 Donation to Children's Miracle Network!

Alliance will make a **\$5 donation** to Children's Miracle Network for each new youth account opened during the month of April! We have two age-specific youth accounts to fit any age group. Both will teach your children or grandchildren the value of saving!



The **Coindexter 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

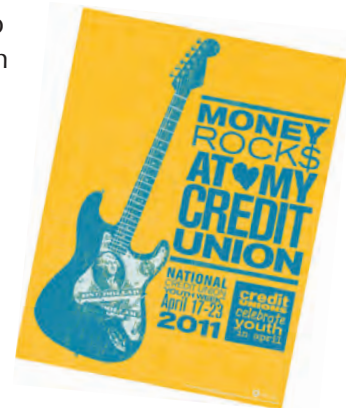
help teens succeed in their finances and even has its own checking account to teach teens how to manage their own money. *Plus for youths 18 or 19 years old, the account comes with a .50% APR discount on their first car loan!*

Stop by any branch office to open a youth account and begin showing that special young person in your life that money rocks at their credit union!

Visit us during the week of April 17-23 and help us celebrate **National Credit Union Youth Week**. Alliance will show every new youth member how money rocks **by depositing the first \$5 into their account** when they open theirs

during Youth Week! And remember, Alliance membership is open to all your family members.

We'll also be holding a youth coloring contest at each branch office with each winner earning a \$25 deposit into their account! Stop by any branch to pick up your coloring sheet with entry form or print it off at home by clicking on the **"Youth"** tab on our homepage!



May is for Miracles! Your Change Can be Life-Changing

Throughout the month of May, Children's Miracle Network and Alliance are helping to raise awareness about the importance of children's hospitals in the St. Louis area. All donations go to support St. Louis Children's Hospital & Cardinal Glennon Children's Medical Center.

"May is traditionally the most significant month for Children's Miracle Network in terms of fundraising, typically bringing in close to \$100 million through a variety of campaigns," said Scott Burt, president & CEO of Children's Miracle Network. "Because so much takes place during this month, we've declared that

'May is for Miracles' and encourage the public to give generously to children's hospitals when they have the opportunity."



Donations to Children's
Miracle Network
literally

**Children's
Miracle Network
Hospitals**

Helping Local Kids

help create miracles by funding the medical care, research and education that saves and improves the lives of 17 million children treated at Children's Miracle Network hospitals each year.

Children's Miracle Network hopes to raise at least \$100 million for children's hospitals across North America.

How you can help:

Simply stop by any branch office and drop your loose change into the CMN wishing well in the lobby! **Alliance will match the total amount put in by you- our members!**



New System Offers Even Better Protection

Alliance Credit Union uses an industry-leading, advanced fraud detection system for the purpose of protecting your debit, point-of-purchase, and credit transactions. This system actually learns your purchase patterns, comparing real-time authorization data with your individual card behavior and existing trends. Real-time fraud notification allows us to act quickly and minimize fraudulent activity. As an Alliance Credit Union member, you should know that your debit card is being protected by our fraud detection system!

How it works:

When you use your Alliance debit card, the system quickly analyzes the transaction, delivers an authorization decision, and determines if the account should be queued for further analysis. If so, a caseworker reviews the transaction and determines the appropriate course of action. At this point, you may be contacted to verify the transaction. If your debit card is ever blocked, the block will remain in place until we are able to verify the suspect transactions with you. In order to minimize cardholder impact due to

blocks being placed, the Fraud Manager includes 24-hour, 7-day a week call



center support at 888-918-7313. If you receive a call from the Fraud Service Center, they will identify themselves as calling on behalf of Alliance Credit Union, **you will NEVER be asked to**

give your entire card number, account number, or PIN. You may be asked to verify specific transactions on your account. Also, you may be asked to provide information by which to identify you if you call them back from a number that they do not have in their records. If you ever have questions regarding our new fraud protection service, please contact Alliance immediately at **636-343-7005, ext. 2000**. Of course, your transaction patterns will change over time. The fraud detection system continues to learn along with them, updating itself with each transaction. These security benefits are available **24 hours a day, seven days a week!**

Important Note: Please notify us if you have updated your phone number to help avoid unnecessary blocks on your card. In addition, **if you are planning on traveling out of the country, please contact us before you leave.** If you plan to travel, please keep these numbers handy: **800-262-2024, 973-982-2652 (outside the U.S.)** in case a block is placed on your account while you are away.

FREE College Planning Seminar

How to Pay for Higher Education in this Economy

Alliance Credit Union and the St. Louis Chapter of Credit Unions is hosting a FREE College Planning Seminar, **"How to pay for Higher Education in this Economy"**. The event is recommended for all Alliance members that are preparing to send a student to college or needs information about preparing for the cost of a college/higher education. **This event is FREE and open to the public.** Suzanne Gellman, **UMSL Economics Specialist** will present the seminar which covers the following college planning topics:

- Saving for college – the sooner the better
- How much should I save? Considering costs
- Options for saving - 529 plans, etc.
- What if I have not saved enough?
- Resources and information available to help guide students and parents through the maze of planning for college.

Remember that Alliance offers a variety of home equity loans with rates as low as 3.25% APR if you need extra funds for college tuition payments!

Date: Wednesday, May 11th
Time: 6:00 p.m.
Location: Kirkwood Community Center
 111 South Geyer Road
 Kirkwood, MO 63122



Please RSVP by **Monday, May 2** by calling **636-343-7005, ext. 2000** with your full name, phone number and the number planning to attend. Thank you!



Don't let your ship sale without you this summer!

Our Recreational Vehicle Loan Rates Won't Leave You Stranded!

Let's put the cold winter behind us and start the summer off right! 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!



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
- **Guaranteed Auto Protection** insurance also available

Plus, we offer flexible repayment terms and no pre-payment penalties! Call us at **636-343-7005, ext. 2000** if you have any questions.

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. Just apply online at www.alliancecu.com or at your nearest branch office.

Pre-qualify today at www.alliancecu.com!
Our easy online application takes less than five minutes. If approved, you'll be 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.

When is a Good Time to Refinance Your Home Loan?



The answer to this question depends largely on what you expect to gain by refinancing. There can be many benefits to refinancing. Everyone's situation is different,

so consult an Alliance Loan Officer for advice if you are unsure.

Common benefits include:

- Locking in a lower or fixed rate
- Lowering monthly payments
- Accessing equity in the home
- Consolidating debt
- Paying home off sooner with money you will save on interest
- Building equity faster

If you have a clear understanding of your refinancing objectives, you should calculate how long it will take you to recover your costs. To do so, divide your total costs to refinance by your total monthly savings. You will arrive at the approximate number of months it will take you to recover your up-front

costs through savings on the lower payment. If this length of time is longer than you plan to remain in your home, it may not make sense for you to consider refinancing. Always make sure that you will save money in the long term.

What is Involved in a Refinance?

You need to know what it will cost to refinance before moving forward. Lenders should provide a good faith estimate of what the associated costs will be. Lenders fees vary greatly, so be sure to compare their estimates when shopping.

Some costs may include:

- Application fee
- Title and insurance fee
- Appraisal fee
- Loan processing fee
- Credit report & flood insurance

The most important factor is finding a lender you can trust and who will help you navigate the process. Remember that a lower rate doesn't necessarily mean that you will be receiving the best deal. If you have any questions about refinancing, call today at **636-343-7005, ext. 8140!**



WIN \$100!

Just clip this coupon, fill it out and drop it off at any branch by May 30, 2011! 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

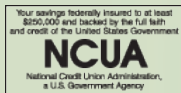
How can we help you?

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 |

RATES

As of 04/2/11



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, ext. 8140 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months71% APY*
12 months96% APY*
24 months	1.31% APY*
36 months	1.66% APY*
60 months	2.26% APY*
5-Year Income Now CD	2.70% APY*

Daily Investment Fund

\$2,500 to \$9,99956% APY*
\$10,000 to \$24,99966% APY*
\$25,000 to \$49,99981% APY*
\$50,000 to \$74,99991% APY*
\$75,000 to \$99,99993% APY*
\$100,000 and greater95% APY*

IRA Savings

\$100 to \$999	1.00% APY*
\$1,000 to \$4,999	1.05% APY*
\$5,000 to \$9,999	1.15% APY*
\$10,000 to \$19,999	1.30% APY*
\$20,000 to \$29,999	1.40% APY*
\$30,000 and greater	1.51% APY*

*APY = Annual Percentage Yield

Grand Slam Event! Enterprise Car Sales Promo

Get \$500 Over Kelley Blue Book Value PLUS a \$500 Deposit into Your Account!

Borrow smart and buy smart with Alliance and Enterprise Car Sales. We have rates as low as **3.49% APR** for 60 months to save you even more money. Other terms also available! Go to www.alliancecu.com and click on the "Loans" tab to get pre-approved today! **OFFER RUNS MAY 1-21**



Why Purchase from Enterprise Car Sales:

- **No-Haggle Pricing**-The low price you see is the low price you pay.*
- **Vehicle Certification**- Each vehicle has a 109-point inspection by an ASE-Certified tech
- **7-Day Repurchase Agreement**- Enterprise will buy it back, no questions asked.**
- **12/12 Limited Powertrain Warranty**- Every vehicle is backed with a 12-month/12,000 ... mile limited powertrain warranty.***
- **Roadside Assistance**- Your vehicle purchase comes with our one-year unlimited mileage ... roadside assistance program.****
- **Free CARFAX® Reports**- You receive a free CARFAX® Vehicle History Report™

*Prices do not include tax, title, tags, governmental fees, any emissions testing charges, and any finance charges (if applicable). Vehicles subject to prior sale. We make every effort to provide accurate information including but not limited to price, miles and vehicle options, but please verify with your local Enterprise Car Sales location before purchasing. Current mileage may vary due to test drives and vehicle relocation. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. **For a period of seven days beyond the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. ***Restrictions apply. For details, see an Enterprise Car Sales Manager. ****Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the US & Canada.

You're Invited! Join Us for Our 63rd Annual Meeting

Our 2011 Annual Membership Meeting is fast approaching, so mark your calendar for May 24th at 7 pm if you wish to attend. Business reports for the year ending 2010 will be given by the Chairman of our Board of Directors, Treasurer and Supervisory Committee Chairman. The Nominating Committee Chairman will present a slate of three nominees for election to the Board of Directors.

The highlight of the evening will be the presentation of **three \$1,500 college scholarships** to our scholarship winners. If you are planning to attend, please confirm your attendance by calling **636-343-7005, ext. 1124** no later than May 16, 2011. Refreshments will also be served after the meeting adjourns.

2011 Annual Membership Meeting

May 24th, 2011 at 7 pm
RiverChase of Fenton
Recreation Center
990 Horan Dr.
Fenton, MO 63026

Volunteer Opportunities: Periodically Alliance has openings on the Board of Directors and/or Supervisory Committee. Interested in learning more? Go to our website www.alliancecu.com, click on "About Us" then "Board of Directors." Call Jerry Goldstein, Board of Director, at 636-343-7005 ext. 1151 if you are interested in serving.



(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
 Friday8:30 am - 5:30pm
 Saturday9 am - noon
24/7 ATM

Call Center

Operating Hours:

Mon. - Thur. ...8:30 am - 5:30 pm
 Friday8:30 am - 5:30 pm
 Saturday8:30 am - 12:30 pm

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
24/7 ATM

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

