

Financial HORIZONS



Teach Kids the Spirit of Saving this Season!



Christmas is a great time to begin teaching kids how to save and budget their money. Let them know that they will probably not get everything on their Christmas list, so they will have to save for the remaining items. This will motivate them to save, budget and learn to prioritize how they want to spend their money.

Tips to Teaching Kids to Save:

- 1) Start early and start small.
- 2) Keep it simple and make it fun!
- 3) Be sure to set a savings goal.
- 4) Reward your children's efforts!

Pre-K: Kids this age think about money in very concrete terms, so make saving as hands-on as possible. Piggy banks

are great as both teaching tools and fun toys. Set realistic savings goals such as saving for a trip to the dollar store or to get some ice cream.

Elementary Age: Kids this age have a more mature understanding of money. They know what it can buy and can plan farther into the future. This means they're prime candidates for getting an allowance. They also have an incentive to save when you require them to pay for certain purchases, such as going to the movies or buying video games.

They also realize that their allowance can be divided up into pools of money for spending and saving. And you can always encourage kids to save by match-

ing what they put aside. Consider it your family 401(k) plan! Once your children have achieved their goal, let them spend the money and enjoy the payoff for their efforts.

You can also help your kids put their unspent Christmas money into a Coindexer Youth Savings Account! Stop by any branch today and begin teaching your children the spirit of saving this season!



2011 Scholarship Applications Available in January!

As part of our continuing support of higher education, Alliance Credit Union will begin accepting applications for its annual scholarship program on January 10, 2011. Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual scholarship program recognizes outstanding students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$50,000 to many college students over the last 14 years.



Our 2011 application will be available at all branch offices and you will also be able to download it online at www.alliancecu.com/Scholarship.html.

If you have any questions regarding our scholarship program, please call us at (636) 343-7005, ext. 2000 or email us at talktous@alliancecu.com.

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 2011

Introducing Our New 36-Month Income Now CD

We know that current economic conditions make it difficult to tie your money up for an extended period of time. That's why we are introducing a new shorter term Income Now CD. Our unique federally insured Certificate of Deposit (CD), provides regular monthly cash flow payments consisting of interest and principal. **In short, it's the CD that pays YOU monthly!**

Here's how it works:

Deposit \$5,000 or more into a 36-Month Income Now CD. Interest will accrue daily and will be added to the CD balance monthly, just before the monthly payment distribution is made. At the time of purchase, you will have to sign an authorization agreement directing Alliance to send you level monthly payments from the "Income Now CD," until the CD ma-

tures. The payments consist of both interest and principal until the full value of the CD is paid out and its balance is zero. It's that simple!

Example: a member depositing \$10,000 into a 36-Month Income Now CD, using an interest rate of **2.50% APY**, will receive \$288.49 monthly for 36 months (3 years). The monthly payments of interest and principal will end upon maturity of the CD. In this example, the total payments received would be \$10,386.

Our online **Income Now calculator** is a great resource to check what your monthly payment would be using different deposit amounts. To use our calculator, click on the link at the bottom of our homepage located at **www.alliancecu.com!** Questions? Call us at 636-343-7005, ext. 2000. Open yours today at any branch office!

HOLIDAY HOURS

Christmas Eve - OPEN
(Will close at 12:30 pm.)

Christmas Day - CLOSED
New Year's Day - CLOSED



Happy Holidays!

Drive Away with a \$100 VISA GIFT CARD

Receive a **FREE \$100 VISA Gift Card** for financing any **NEW** vehicle with Alliance!

Members receive a **\$100 VISA Gift Card** when you purchase a new car or truck and finance it with Alliance. We have rates as low as **3.49% APR** to keep your monthly car payments affordable. Must get pre-approved online or apply inside any branch.

The end of the year is a terrific time to get great car deals. Automakers and their dealers are always anxious to boost their total annual sales. This year is especially true since new auto sales were slow. Before you set foot on the car lot, get pre-approved for an auto loan at Alliance Credit Union.

Pre-qualify today at **www.alliancecu.com!** Simply fill out our easy online application. **It takes less than five minutes and if approved, you'll get instant notification.**

Why get pre-approved?

- To know what kind of rate you'll pay
- To know what size loan you qualify for
- To show salespeople you're a serious buyer
- It removes negotiating pressure
- Saves shopping time!

If you have questions about how much car you can afford, or how financing works, an Alliance Financial Services Representative will be happy to help. Call us at **636-343-7005, ext. 2000.**

Offer valid through Dec. 31, 2010. Does not include refinances on Alliance loans. In branch promotion only. CULS not included.



Plus... You can purchase two VISA® GIFT CARDS for just \$5! Available at all branches!



(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 - 5:30 pm
Saturday9 am - noon

24/7 ATM

Call Center

Operating Hours:

Mon. - Friday ..8:30 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

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 today for an appointment