

Delivering Value

TO MEMBERS OF ALLIANCE CREDIT UNION SINCE 1948



Alliance will match each new Youth Account member's deposit up to \$25!

Teach Kids the Spirit of Saving with the Gift of Membership!

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 matching 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 **Coindexter Youth Savings Account!** Stop by any branch today and begin teaching your children the spirit of saving this season through the gift of Alliance Credit Union membership!



Alliance Credit Union has a new checking account designed to maximize your convenience, savings and security. As a valued account holder you can begin taking advantage of these valuable benefits today!

Value-Added Benefits Include:

\$10,000 Accidental Death & Dismemberment Insurance

You'll be protected with \$10,000 in Accidental Death and Dismemberment Insurance 24 hours a day.

Bonus Travel

Want to receive cash rewards when you travel? Use our toll-free Travel Reservation Service to make your next travel arrangements, and you'll receive a cash reward equal to 5% of your expense on lodging, airline travel, car rentals, cruises and package tours. You'll also receive special, members-only savings on packaged vacations and cruises.

Alliance CU Advantage Checking: The Benefits You Need, The Value You Deserve!

Everyday Rebate Rewards

Get rewarded by purchasing items you use every day! Save your receipts when you dine or purchase gas, groceries, clothing, pet supplies and much more. Send the receipts, up to \$100 every quarter, and we'll give you 10% back. You can receive up to \$40 in cash back every year!

Everywhere Cash Savings

Saving at your favorite retailers has never been easier! Simply go online and click or print your way to savings. Shop online through the network of top online retailers and receive cash back on qualifying purchases. Or, print coupons to print and use in-store.

Vision Plan

Valuable eye care savings for the entire family! Receive discounts of 10% to 20% or more on prescription eyeglasses and contacts at over 22,000 participating optical providers nationwide. You can also save on eye exams and laser vision correction surgery at participating locations.

Rx Advantage Prescription Drug Program

Members typically save an average of 20% off the retail price of pre-

scriptions purchased from one of the nearly 63,000 participating local pharmacies. Members will enjoy a larger discount on the retail price when purchasing through a convenient mail-order service.

Preferred Dental

You can save 10% - 35% on dental care. Discount pricing is available at more than 97,000 dental professionals nationwide. Save on general and cosmetic dentistry, orthodontics, and other dental specialties.

All of these benefits are available with your **Alliance CU Advantage Checking** account for only a \$4 monthly charge, which will be offset by taking advantage of the many benefits this account offers.

Call **636-343-7005, ext. 2000** or stop by any branch office for more information about these and the many other benefits you can receive when you open one of our special checking accounts.

*Everything in life should
be this easy!*

Let Alliance Wrap Up Your Holiday Shopping!

Alliance has VISA Gift Cards for half price at any branch office. That's just \$2.50 per card. Give them the gift of choice this holiday season!



Earn \$100 by Driving Your Auto Loan to Alliance!

Simply refinance your auto loan with us from another financial institution.*

Get on the road to a hundred dollars simply by driving your auto loan from another financial institution to Alliance. Instead of the hundred dollars, you can choose to have **no payment for 60 days** if you would like to defer your payment to catch up from your holiday spending. Whichever you choose, you can get a great rate on top of a great deal.



tion could be approved instantly. Don't worry- your information is transferred safely and securely.

We currently have rates as low as **2.49% APR.*** Let us see if we can lower your monthly payment as well as save you hundreds of dollars over the life of your loan. You can pre-qualify at www.alliancecu.com at any time.

If you have any questions about moving your auto loan to Alliance, an Alliance Financial Service Representative will be happy to speak with you. Call us today at **636-343-7005, ext. 2000** or stop by any branch office.

Our easy online application takes less than five minutes. Your applica-

Don't drive by this chance to lower your monthly payment!

Offer valid on loans \$5,000 or more. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer.

Put Your "Debt In Focus" During the Holidays!

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.

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. 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.

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 schedules, and suggested personal action strategies to help

Simply visit our homepage today at www.alliancecu.com and click on the "Debt in Focus" link under our "Most Popular" section to get *your debt in focus* and be on your way to a brighter financial future tomorrow.

HOLIDAY HOURS

Alliance Credit Union will be closed to observe the following holidays:

Tuesday, December 25, 2012
Christmas Day

Tuesday, January 01, 2013
New Year's Day

Happy Holidays!

Need Help Budgeting for Holiday Expenses?



Opening up a Holiday Club Savings Account will help! It allows you to save cash all year long. When you use payroll deduction or periodic payments from another account, building your balance is easy. And your funds, plus interest, can be automatically transferred to your checking account in October— just in time for the holidays!



(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 24/7 ATM
575 Rudder Rd.
Fenton, MO 63026

Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday8:30 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
Friday9 am - 5:45 pm
Saturday.....9 am - noon

Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Hazelwood
9150 Pershall Rd.
Hazelwood, MO 63042

Office Hours:
Mon., Tues., Thur. .9 am - 5:30 pm
Wednesdayclosed
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
Wednesdayclosed
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
Friday9 am - 5:45 pm
Saturday.....9 am - noon

Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Personal Service Branch

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
Mon., Tues., Thur., Fri. 8:30 am - 6 pm
Wednesdayclosed
Saturday.....8:30 am - noon

Home Loan Office
High Ridge 24/7 ATM
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri.9 am - 5 pm

