

financial

HORIZONS

IRAs Offer Great Ways to Save!

Retirement planning is something that cannot be put off indefinitely. Opening an IRA is a great way to get started. An IRA is a personal savings plan that the Internal Revenue Service (IRS) allows you to contribute to yearly if you have earned income. There are two main types of IRAs, Traditional and Roth. Both will help you plan for your future—especially if your employer does not sponsor a program such as a 401(k) - and **both have distinct tax advantages!**

Read the chart below to compare which type of IRA is right for you!



Differences Between a Traditional & Roth IRA...

Traditional IRA	Roth IRA
Offers tax-deferred earnings	Contributions not tax-deferred, but provides tax-free growth
To contribute: Must have earned income and not turn 70½ by year's end	Contribution limits for both single & joint filers are set by your modified adjusted gross income
Withdrawals will be treated as taxable income	Withdrawals are tax-free
Must begin taking minimum distributions at age 70½, but can start withdrawing at 59½	You can contribute past 70½
If you make a withdrawal before age 59½, additional income tax and a 10% IRS penalty may apply	If you make a withdrawal before five years of establishing your account or before you reach 59½, additional income tax & a 10% IRS penalty may apply

The 2011 annual contribution limit for both IRAs is \$5,000 (\$6,000 for individuals age 50 and older).

Use our Roth vs. Traditional IRA calculator at www.alliancecu.com for added assistance!

Alliance offers several IRA options to provide you with an easy, convenient and powerful way to save for your retirement. Both Traditional and Roth IRA options are available, as well as Coverdell Educational Savings Accounts when saving for college tuition. For more information, call us at 636-343-7005, ext. 2000 or visit us at one of our offices.

Get Your Return Faster with TurboTax Federal Free Edition!

No matter where life takes you, TurboTax® makes it easy to do your taxes right and get your maximum refund guaranteed. As a valued Alliance Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition and get your Biggest Tax Refund possible in as few as 8 days.

TurboTax Federal Free Edition has you covered:

- Prepare, Print, and E-file your simple return FREE
- Maximum Refund Guaranteed
- 100% Accurate Calculations
- Up-to-date with the late changing tax laws
- Fast Refund—in as few as 8 days with e-file and direct deposit

As an added advantage, you can instruct the IRS to deposit your refund directly into your Alliance checking account! No waiting for the check in the mail! At the end of the online tax return form, you'll find a place to add our routing number **(281081505)** and your own account number to direct the IRS to deposit your refund electronically as soon as the agency approves your return.

TurboTax Protects Your Personal Information!

TurboTax Online stores your information on a firewall-protected server and can only be accessed using your unique user name and password. TurboTax uses the same encryption technology used by financial institutions to electronically file your return. This means that your information is protected from any unauthorized access while it's electronically sent to the IRS and state agencies.



File by April 18th!

Get faster returns with TurboTax at www.alliancecu.com.



Scholarship Applications available online or at any branch office! Applications due by April 1, 2011!



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

AUTO LOAN RATES		
Term	New Vehicle APR	Used Vehicle APR
1-36 Months	3.49%	3.95%
37-48 Months	3.49%	3.95%
49-60 Months	3.49%	3.95%
61-72 Months	3.49%	4.50%
73-84 Months	3.95%	Not Available

*Rates subject to change daily. Add 1% to quoted rate for all internal refinances (refinancing of an existing Alliance loan).

Click, Buy & Drive! Low Rates & Fast Pre-Approvals!

Whether you drove your car into the ditch or simply want to ditch your old car, Alliance has excellent rates for your next purchase! Plus, our easy online pre-approval process gives you added advantages at the dealership. You'll know what kind of rate you'll pay and what size loan you're qualified for. It also shows car sales staffs that you're a serious buyer and removes the pressure of negotiating financing contracts. Buying a car is a big purchase, so why be distracted by anything other than finding the perfect car for yourself?

To apply online, go to www.alliancecu.com and click on the "Loans" tab!

Looking for a surcharge-free ATM? Simply text your location!

Alliance announces another easy way for you to find any of the 28,000 CO-OP Network surcharge-free ATMs – via text messaging. Whether you are traveling across town or across the country, surcharge-free locator access is in the palm of your hands.

It's quick and easy! Here's how:

1. Send a text with your current location – address (including city, state), zip code or intersection – to **692667 (MYCOOP)**.
2. Within a minute, the service will send you a reply with the nearest CO-OP Network surcharge-free ATM to that location.
3. Need additional locations? Text "more" and the service will send the next nearest ATM locations.

This is a free service, only standard text messaging rates as set by your mobile carrier apply.

Don't have a mobile phone? Go online -www.co-opnetwork.org – to find the nearest surcharge-free CO-OP Network ATM, or use our voice locator **888 SITE COOP (748-3266)**.

With 28,000 ATMs nationwide, CO-OP Network is the largest surcharge-free credit union ATM network in the United States. CO-OP Network surcharge-free ATMs are also located in 5,500 7-Eleven stores, as well as select Costco & Walgreens. **And remember, as an Alliance member, you'll never pay a surcharge at any CO-OP Network ATM.**



ATMs where you need them.

For credit union members, there's now a surcharge-free ATM right where you need it: in 28,000 convenient locations across the United States and Canada. From the gas station to the shopping mall, we're right where you are. Look for the CO-OP Network logo.

www.co-opnetwork.org



(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

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

Call Center
Operating Hours:
 Mon. - Friday ..8:30 am - 5:30 pm
 Saturday8:30 am - 12:30 pm

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