

# Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



Like us on Facebook



Follow Us on Twitter



## 2014 College Scholarship Applications Now Available Alliance to Award FIVE \$1,000 College Scholarships!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives. As part of our continuing support of higher education, Alliance will award five \$1,000 college scholarships in 2014.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes 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 16 years.

To be considered, each applicant must write an essay on the differences

between banks and credit unions and illustrate how each of these differences



is significant. For a copy of the 2014 application, please visit any branch or download and print it from your home computer at the following web address:

[www.alliancecu.com/Scholarship.html](http://www.alliancecu.com/Scholarship.html)

Winners will be notified mid-April and will be honored at our Annual Membership Meeting in May.

### 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 2014

If you have any questions regarding our college scholarship program, please call us at (636) 343-7005, ext. 2000, send us a chat online or email us at [talktous@alliancecu.com](mailto:talktous@alliancecu.com).

## Let Us Cover Your Overdrafts with Courtesy Pay

With Courtesy Pay, you can avoid the hassle of a declined transaction due to insufficient funds. This service to our members covers checks, overdrafts from ACH transactions, electronic items and everyday ATM/Debit card transactions (including Point of Sale transactions) that would not have otherwise cleared.

Courtesy Pay is available on all personal checking accounts in good standing. Alliance can cover all overdrafts up to \$700 depending upon your qualifying criteria. A confirmation letter will be mailed to you notifying you of your coverage limit after you opt-in. You will be charged a \$26 fee



for each overdraft transaction that we cover on your behalf.

### Enrolling in Courtesy Pay

Opting into Courtesy Pay is easy. Simply complete and submit our online enrollment form or stop by any branch if you would rather do it in person.

If you choose to opt-out of Courtesy Pay in the future, simply resubmit the online form or stop by any branch. If you have any questions about how Courtesy Pay works, please call us at (636) 343-7005, ext. 2000 or chat with us through our website during business hours.

FEBRUARY 2014



# Aspire to Retire? Open an IRA at Alliance!

Retirement planning is something that cannot be put off indefinitely. Opening an **Individual Retirement Account (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). It is important to know the distinct tax advantages that each option affords you before deciding. Please visit our website at [www.alliancecu.com/irabrochures.html](http://www.alliancecu.com/irabrochures.html)

to learn which option is right for you. We also have a Roth IRA vs. Traditional IRA calculator on our website that will help you with your decision.



The deadline to contribute to your IRA is April 15th, 2014.

Contribution limits are contingent upon your age. Please read the following section to see how much you can contribute in 2014.

### 2014 IRA Contribution Limits

- The maximum 2014 annual contribution for traditional or Roth IRAs is \$5,500.
- The maximum annual contribution for traditional or Roth IRAs is \$6,500 for individuals over age 50.

To open your IRA, please stop by any branch location. Questions? Call us today at 636-343-7005, ext. 2000.

## Bryan Road Office Now Full-Service

We are expanding the size of our Bryan Road office and making it a full-service branch this month! Enjoy conveniences like access to our surcharge-free 24 hour ATM, an available night deposit drop and the personal service of a traditional teller line. Stay tuned for upcoming special promotions we will be running to celebrate our new look, new hours and expanded service. Whether you need to cash a check, apply for a loan or open an account, please stop by and see our friendly staff on Bryan Road.

## Get Your Return Faster with Turbo Tax

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. 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. Start today by visiting [www.alliancecu.com](http://www.alliancecu.com)!



(636) 343-7005, ext. 2000 • (800) 541-6131

Tel-A-Connect: (800) 714-3319 • Online Chat Available

[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto:talktous@alliancecu.com)

**Fenton 24/7 ATM**  
575 Rudder Rd.  
Fenton, MO 63026  
**Office Hours:**  
Mon. - Fri. .... 9 am - 5:30 pm  
Saturday..... 9 am - noon

**Jennings 24/7 ATM**  
9050 W. Florissant Ave.  
St. Louis, MO 63136  
**Office Hours:**  
Mon. - Fri. .... 9 am - 5:30 pm  
Saturday..... 9 am - noon

**Hazelwood**  
9150 Pershall Rd.  
Hazelwood, MO 63042  
**Office Hours:**  
Mon. - Fri. .... 9 am - 5:30 pm  
Saturday..... 9 am - noon

**O'Fallon 24/7 ATM**  
1051 Hwy. K  
O'Fallon, MO 63366  
**Office Hours:**  
Mon. - Fri. .... 9 am - 5:30 pm  
Saturday..... 9 am - noon

**Personal Service Branch**  
**O'Fallon - 24/7 ATM**  
1167 Bryan Rd.  
O'Fallon, MO 63366  
Mon. - Fri. .... 9 am - 5:30 pm  
Saturday..... 9 am - noon

**Call Center**  
**Operating Hours:**  
Mon. - Fri..... 8:30 am- 5:30 pm  
Saturday..... 8:30 am - 12:30 pm

**Drive-up:**  
Mon. - Fri. .... 8:30 am - 5:30 pm  
Saturday..... 8:30 am - 12:30 am

**Drive-up:**  
Mon. - Fri. .... 8:30 am - 5:30 pm  
Saturday..... 8:30 am - 12:30 am

**Drive-up:**  
Mon. - Fri. .... 8:30 am - 5:30 pm  
Saturday..... 8:30 am - 12:30 am

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

These are our **NEW** standardized hours for 2014!

