

financial

HORIZONS



Three Scholarships Awarded at 62nd Annual Meeting!

Alliance Credit Union awarded three \$1,500 college scholarships at its 62nd Annual Meeting on May 25, 2010 at the RiverChase of Fenton Recreation Center.

Scholarships recipients were selected on their ability to distinguish the differences between banks and credit unions and the significance of those differences in an essay. Community involvement and individual character were also criteria used in the selection process. This is the 14th year of Alliance's scholarship program, which has awarded over \$50,000 in college scholarships to date.

"Our annual scholarship is about more than the financial aid," said Alliance President Dennis Sommer. "It is about recog-

nizing the accomplishments of these young men and women and their potential as future leaders."

This year's scholarship winners included **Kristina Maine** of O'Fallon, MO who is currently a senior at Fort Zumwalt North High School and will be attending Truman State University next year. She wants to double major in mathematics and linguistics in the fall. **Jacob England**, a senior at Wentzville High School, will be embarking to Truman State University as well and will major in music education.

Lauren Schlosser of Chesterfield, MO is currently attending the University of Missouri-Columbia and is working toward her degree in veterinary medicine.

Scholarship funds will be paid to the student's chosen university in their names.

And the 2010 scholarship winners are....



(Photo from left to right) President Dennis Sommer, Lauren Schlosser, Kristina Maine, Jacob England and Frank Evans.

Article continues...

GROW your business with us!

SBA Eastern District Top Credit Union Lender Award Winner!

As the economy shows signs of recovering, you may be thinking about expanding your business for the first time in awhile.

Alliance is committed to helping small- and medium-sized businesses be successful. We are small enough to provide responsive, personal service and large enough to meet

your business needs.

SBA Approved Lender

Many businesses prefer SBA loans because they provide lower down payments, longer repayment terms and other financing options. SBA loans can be used for nearly any purpose. As the first credit union in Missouri to be approved as an SBA lender, we know these loans well and can guide you through the process.

Commercial Property

Alliance offers commercial property loans, both for investment property (not owner-occupied) and commercial building (owner-occupied). We will work with you to create a payment plan that best fits your needs. We offer competitive rates, flexible terms and no hidden fees!

www.alliancecu.com

Build Your Business Alliance Today!



Questions? Call Sean Chambers
636-343-7005, ext. 1139
or email him at
schambers@alliancecu.com

Get a FAST



\$100!



When you or a family member drive your auto loan to us!*

...OR 60 DAYS NO PAYMENT!

*Offer only valid on loans \$5,000 or more. Subject to credit approval. Does not include refinances on existing Alliance loans. Not valid with any other offer. Membership applies.

RATES
Through 7/3/10

Selected Loan Rates

New Auto	as low as 3.95% APR*
Used Auto	as low as 4.40% APR*
New Boat/RV	as low as 6.35% APR*
Used Boat RV	as low as 6.60% APR*
New Motorcycle/ATV	as low as 6.25% APR*
Used Motorcycle/ATV	as low as 6.35% APR*
Mortgage	call or visit www.alliancecu.com
Home Equity Line of Credit ..	as low as 4.25% APR*

*APR = Annual Percentage Rate

Selected Deposit Rates
Certificates of Deposit

6 months	1.06% APY*
12 months	1.41% APY*
24 months	1.81% APY*
36 months	2.26% APY*
60 months	2.91% APY*
5-Year Income Now CD	3.50% APY*

Daily Investment Fund

\$2,500 to \$9,99996% APY*
\$10,000 to \$24,999	1.01% APY*
\$25,000 to \$49,999	1.06% APY*
\$50,000 to \$74,999	1.11% APY*
\$75,000 to \$99,999	1.16% APY*
\$100,000 and greater	1.26% APY*

IRA Savings

\$100 to \$999	1.01% APY*
\$1,000 to \$4,999	1.10% APY*
\$5,000 to \$9,999	1.30% APY*
\$10,000 to \$19,999	1.60% APY*
\$20,000 to \$29,999	1.75% APY*
\$30,000 and greater	2.02% APY*

Premier Checking

On balances up to \$500	6.00% APY*
On balances over \$50050% APY**

Rates now guaranteed through December 31, 2010!
No complicated requirements or monthly fees!
Simply carry a \$500 minimum balance with direct deposit!

Features include:

- Free online banking and bill pay
- 1/4% APR car loan discount***
- VISA debit card with no monthly fee
- 1/2 price on official checks, money orders and safety deposit boxes
- Surcharge-free ATM access at more than 28,000 CO-OP ATMs

*APY = Annual Percentage Yield. **Effective 8-1-10. ***APR=Annual Percentage Rate. For qualified buyers.

Annual Meeting continued...

Strong Financial Statements

Those in attendance also heard Alliance officials present key financial reports that validated the financial soundness of your credit union. The year-end audit was completed by LarsonAllen, Certified Public Accountants.

Election of Officers

There were three Board of Director positions, each for a three-year term. Congratulations to incumbents Jerry Goldstein, Dan Hoemann and Robert Taylor for being re-elected! We would also like to thank all our volunteers who serve on the Board of Directors and Supervisory Committee for their service. Alliance would also like to thank all the members and their guests for attending!



Income NOW^{cd} The CD that pays you monthly!

60-Month 3.50%^{APY}

Alliance Credit Union

Income Now CDs are designed to provide a pre-determined monthly payment made up of both principal and interest and have a zero balance at the maturity date. There is a \$5,000 minimum investment and early withdrawal penalties apply.

NEW! Get your account statement faster with **Statement Express!**

Statement Express allows for the electronic delivery of your monthly or quarterly statements, which will take the place of your mailed paper statement.

Electronic statements are available as soon as they are posted, so you receive them much quicker than paper statements – and electronic statements are FREE!

- **Fast** – Statement Express is generally available several days earlier than the conventional paper statement.
- **Safe** – No more worrying about identity theft or financial fraud through mail interception.
- **Control** – If preferred, you can always return to having your paper statement mailed to you.
- **Convenient** – Easily access Statement Express 24 hours a day from the comfort of your home or office.

After you have enrolled for the service, you will be notified via e-mail when your account statement is ready for viewing.

Enroll today inside Virtual Branch! Click on “Self Service” tab to begin!



(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
Friday9 am - 5:45 pm
Saturday.....9 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
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
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
Saturday.....8:30 am - 12:30 pm
Drive-up:
Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday.....8:30 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
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
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
314-306-1081