

# Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



*Your membership made it possible!*

## Alliance Celebrates its 65th Anniversary!

Alliance Credit Union is celebrating its 65th Anniversary in 2013. Alliance was chartered in 1948 to serve employees of Emerson Electric Co. Through the years, credit union membership eligibility expanded to include over one hundred "Select Employee Groups" and those who live or work in seven counties contiguous to St. Louis County. Those counties include St. Charles, Jefferson and Franklin in Missouri and the Illinois counties of Jersey, Madison, Monroe and St. Clair.

Since 1948 Alliance has followed the core credit union principle of *People Helping People* and *Delivering Value, Enriching the Lives* of our members. With assets approaching \$200 million, and serving over 17,000 members, Alliance is Missouri's 11th largest credit union. Alliance has a 4-star



"Excellent" rating from Bauer Financial, the nation's leading financial rating service.

Throughout 2013, Alliance's newsletter will include 65th Anniversary Flashbacks highlighting important

events that have contributed to our growth and success. There will also be special promotions throughout the year. Look for these items in coming editions!

### 65th Anniversary Flashback:

- In 1948, Missouri's Secretary of State approved the charter application of eight Emerson Electric Co. employees, forming the UE-CIO Local 1102 Credit Union.
- In the 1950s the credit union operated in office space provided by Emerson Electric Co., on their Ferguson, MO campus.
- In the early 1960s the credit union's name was changed to Emerson Electric Employees' Credit Union. In 1998, several years after the Automotive Credit Union merger our name was changed to Alliance Credit Union, which better represented our growing and diverse membership.

## Electronic Notices Coming Soon: Go Green, Save Trees!

Soon you will be able to receive notices regarding your account activity electronically via your email account inside Virtual Branch. With eNotices, you have easy access to notices, letters and other correspondence related to your account. This is the fastest and most secure way to receive notices and it is environmentally friendly!

### Notices that can be sent via eNotices:

- ACH Overdraft Letters
- Overdraft Courtesy Pay Notice
- Loan Past Due Notice
- Loan Payment Notice
- Overdraft Notice
- Transaction Receipts
- Variable Rate Notice

To sign up for free e-Notices, log into Virtual Branch online banking and click on the Self Service tab. In the Additional

Services bubble, click on e-Notices. Using the checkboxes, choose which e-Notices you would like to receive, or choose "All Notices." You will also find our other green services such as E-Statements, Bill Pay & Mobile Money within the Self Service tab.

Members will receive an email when e-Notices are available. To view e-Notices, log into Virtual Branch and click on the Self Service tab to use the View e-Notices bubble. To discontinue e-Notices, please contact the credit union. It's that easy to reduce paper usage cost, help the environment, and gain easy access to your important account information!



## Free Checking: No Monthly Fees or Minimum Balance!

Nationally, banks have been raising fees or imposing new ones on services their customers have come to take for granted - primarily free checking. More national banks are now adding service fees to customers who haven't paid a checking fee in years. You don't have to worry about that happening at Alliance Credit Union. Our free checking account remains unchanged!



### Why it's called FREE:

- FREE of minimum balance requirements so none of your funds are tied up
- FREE of monthly service fees!
- Unlimited FREE check writing
- FREE Online Banking and Bill Pay
- FREE E-Statements & Mobile Banking
- FREE Visa Debit Card for qualified members
- Surcharge-FREE ATM access at over 28,000 CO-OP ATMs

### Our Switch Kit Makes it Easy!

You can print off our EASY CHECKING SWITCH KIT at anytime at [www.alliancecu.com](http://www.alliancecu.com). All the necessary forms are created to switch over your automatic payments as well as your direct deposit to your new Alliance checking account. If you have any other questions about switching your checking account, please stop by any branch office or call us at 636-343-7005, ext. 2000!

## New & Used Car Rates as Low as 2.49%<sup>apr\*</sup> up to 60 months

Now that you bought gifts for everyone else, it may be time to get something for yourself! We have rates as low as **2.49% APR\*** on terms up to 60 months for new & used vehicles! We may be able to save you hundreds of dollars over the life of your loan! Plus, buying a vehicle at the beginning of the year means you do not have to pay personal property tax on your purchase until the following year.

**Dealership Financing Disadvantages According to the Internet's leading consumer financial site Bankrate.com, dealers hold all the cards when you let them finance your car.**

While your sipping coffee, the finance manager is shopping your loan to more than a dozen different lenders. He or she will choose a lender who will give them the biggest commission. A dealer's cut usually means bumping up the interest rate

on the loan. That's why getting pre-approved at Alliance is important in getting you the best deal.



### Get Pre-Approved Today!

When you're ready to buy your next vehicle, visit our website at [www.alliancecu.com](http://www.alliancecu.com) and fill out our easy online application for early pre-approval. It takes less than five minutes and your application could be approved instantly!

Buying a car is a big purchase. Getting pre-approved allows you to

focus on finding the perfect vehicle for you and removes the pressure of negotiating financing contracts.

Getting pre-approved also gives you more buying power and let's you call the shots instead of the dealer! You will have all the benefits of a cash buyer since there is no question about your creditworthiness. This is an added incentive for the salesperson to close the deal. Take advantage of this by negotiating a lower price!

### Try Our Auto Loan Calculators!

Want to find out how much automobile you can buy based on your monthly payment? Maybe you want to know why your monthly loan payment based on your projected purchase price? Our handy online **Auto Loan Calculator** located at [www.alliancecu.com](http://www.alliancecu.com) can help!

If you have any questions about our pre-approval process, please call us at 636-343-7005, ext. 2000.

## ***Important 2013 Notices:***

### **Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions**

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and Co-Op debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

### **U.S. Department of Treasury Notice:**



The U.S. Department of the Treasury requires everyone getting paper federal benefit checks to switch to direct deposit by **March 1, 2013**. Don't wait until it's too late. Switch today at your local Alliance Credit Union

branch office, online at [www.GoDirect.org](http://www.GoDirect.org) or by calling (800) 333-1795.

### **Changes to Our Type 75 Checking Account:**

Effective 2-1-2013, longtime members with a Type 75 Checking Account will no longer have a minimum balance fee to avoid a \$5 monthly charge. However, there will no longer be monthly interest of 0.25% APY on the account.

### **Instant Issue VISA Debit Cards Coming Soon!**

Members that lose their VISA Debit Card will soon be able to have it replaced instantly at any branch with our new temporary secure vault card platform. Branch staff will soon be able to provide members with a plastic Visa® branded debit card upon new account opening, or as a replacement for a lost or stolen card. This means that members will receive immediate access to an account until the permanent card is received in the mail. Members will have one year to replace their temporary card with a permanent one.

### **2013 Scholarship Applications Now Available!**

#### **Three \$1,500 College Scholarships Available**

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, applications for our annual scholarship program will be available on January 3, 2013. For a copy of the 2013 application, please visit any branch or download and print it from your home computer at: [www.alliancecu.com/Scholarship.html](http://www.alliancecu.com/Scholarship.html)

Our annual scholarship program recognizes students for their achievements and provides future opportunities to those who are serious about continuing their education. To date, Alliance has awarded more than \$50,000 in scholarships to many college students over the last 16 years.

#### **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:**

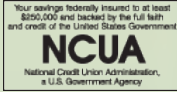
- **A full-time college student**
- **A high school student who will be a full-time college student in 2013**

If you have any questions regarding our annual scholarship program, please call us at 636) 343-7005, ext. 2000. Applications must be received by **April 1, 2013**.



## RATES

As of 01/05/13



## Loan Rates

New Auto .....	as low as 2.49% APR*
Used Auto .....	as low as 2.49% APR*
New Boat/RV .....	as low as 4.50% APR*
Used Boat/RV .....	as low as 4.75% APR*
New Motorcycle/ATV .....	as low as 4.50% APR*
Used Motorcycle/ATV .....	as low as 4.99% APR*
Home Equity Line of Credit....	as low as 3.25% APR*

Home Loans ..... call 636-343-7005, option 3 or visit [www.alliancecu.com](http://www.alliancecu.com) to apply online.

\*APR = Annual Percentage Rate

## Deposit Rates

### Certificates of Deposit

6 months .....	.31% APY*
12 months .....	.46% APY*
24 months .....	.76% APY*
36 months .....	1.01% APY*
60 months .....	1.51% APY*
1-Year Income Now CD .....	1.01% APY*
2-Year Income Now CD .....	1.51% APY*
3-Year Income Now CD .....	1.85% APY*
5-Year Income Now CD .....	2.05% APY*

### Daily Investment Fund

\$2,500 to \$9,999 .....	.21% APY*
\$10,000 to \$24,999 .....	.36% APY*
\$25,000 to \$49,999 .....	.41% APY*
\$50,000 to \$74,999 .....	.46% APY*
\$75,000 to \$99,999 .....	.47% APY*
\$100,000 and greater .....	.48% APY*

### IRA Savings

\$100 to \$999 .....	.40% APY*
\$1,000 to \$4,999 .....	.45% APY*
\$5,000 to \$9,999 .....	.55% APY*
\$10,000 to \$19,999 .....	.65% APY*
\$20,000 to \$29,999 .....	.75% APY*
\$30,000 and greater .....	1.01% APY*

\*APY = Annual Percentage Yield

All rates subject to change at any time.

## Open Your IRA Before the April 15 Tax Filing Deadline

Individual Retirement Accounts (IRAs) provide you with an easy, convenient and powerful way to save for your retirement. 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 offer a 401(k) -

and **both have distinct tax advantages!** The 2012 annual contribution limit for both IRAs is \$5,000 (\$6,000 for individuals age 50 and older). **April 15th is the 2013 tax deadline!**

Use our Roth vs. Traditional IRA calculator at [www.alliancecu.com](http://www.alliancecu.com) if you need to compare which type is right for you. For more information, call us at **636-343-7005, ext. 2000** or visit us at one of our offices.

## Save 10% on Sprint Wireless Plans!

Sprint's Credit Union Member Discount makes now the best time for **current and new Sprint customers** to save money on Sprint wireless services. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more!

Plus, Sprint puts your family's safety first with the **Sprint Family Locator** which uses GPS to locate your child's phone and **Drive First** which automatically detects when a phone is in a moving vehicle and locks the phone to prevent access to distractions.

**Receive 10% off Select Regularly Priced Sprint Monthly Service Plans**

Savings Examples	
<b>Everything Data Share Plan 1500</b> <i>with Any Mobile, Anytime</i>	
Primary Line	\$110.00
Secondary Line	\$19.99
Your Monthly Saving	\$11.00
Your Monthly Cost (with discount)	\$118.99
<b>Your 12 Month Savings with monthly discount and waived activation fee: \$168.00</b>	

### How to Sign Up & Save:

Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member. Ask to be a part of the **NACUC\_ZZM Corporate ID** and begin saving! You can also visit your nearest Sprint store or do everything online at: **[www.SprintSave4CU.com](http://www.SprintSave4CU.com)**



(636) 343-7005, ext. 2000 • (800) 541-6131  
 Tel-A-Connect: (314) 469-3669 (32#) or (800) 382-8340 (32#)  
[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. - Thur. ....9 am - 5:15 pm  
 Friday .....8:30 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  
 Friday .....9 am - 5:45 pm  
 Saturday .....9 am - noon  
**Drive-up:**  
 Mon. - Thur. ..8:30 am - 5:30 pm  
 Friday .....8:30 am - 6 pm  
 Saturday .....8:30 am - 12:30 pm

### Hazelwood

9150 Pershall Rd.  
 Hazelwood, MO 63042  
**Office Hours:**  
 Mon., Tues., Thur. .9 am - 5:30 pm  
 Wednesday .....closed  
 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  
 Wednesday .....closed  
 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  
 Friday .....9 am - 5:45 pm  
 Saturday .....9 am - noon  
**Drive-up:**  
 Mon. - Thur. ..8:30 am - 5:30 pm  
 Friday .....8:30 am - 6 pm  
 Saturday .....8:30 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  
 Wednesday .....closed  
 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

