

Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



Alliance Awards Three College Scholarships!

Alliance Credit Union awarded three \$1,500 college scholarships at its 64th Annual Membership Meeting on May 21, 2012 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. Alliance has awarded more than \$55,000 in college scholarships since the program's inception.

"For the past 15 years our Annual Scholarship Program has been Alliance's way of recognizing young men and women for their achievements," said Dennis Sommer, Alliance President & CEO. "The scholarships not only provide financial aid but give the recipients a sense of accomplishment and inspiration as they set off in pursuit of their college degree."

This year's scholarship winners included Brittney Watkins who is currently a senior at Hazelwood West Sr. High School and will be attending Princeton next year. She plans to pursue a degree in Political Science.

Christina Chady, is currently a freshman at Washington University where she is studying English and Anthropology. "I am grateful to have been chosen for the Alliance Credit Union Scholarship, knowing that the pool of applicants was incredibly competitive and the job of choosing among them is a difficult task for those on the scholarship committee," said Chady.

Elizabeth Marsden, a recent graduate of Rosati Kain, plans to pursue a nursing degree from Rockhurst University in Kansas City.

Scholarship funds will be paid to the student's chosen university in their name. To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as either a full-time college student or a high school student that will be a full-time college student in the following year. 2013 applications will be online in January 2013.



(From left to right) Human Resource Director Frank Evans, Brittney Watkins, Christina Chady & President/CEO Dennis Sommer. (Not pictured is Elizabeth Marsden)

Alliance Changes Newsletter's Name to Better Reflect Brand Promise!

Alliance strives daily to live up to its mission statement, "Delivering Value, Enriching Lives." In order not to lose sight of our effort, the credit union's management team then agreed to change our newsletter's name to better reflect the organization's brand promise to you- our members! Our primary

objective is to let our members and staff know what our focus is each and every day.

Alliance works hard to provide better rates, better terms and lower fees than our competitors. We strive to deliver the best value and service that we

possibly can. We want our members to know that Alliance provides them money-saving solutions with service that they can rely on.

Delivering Value

64th Annual Membership Meeting Highlights

Our Annual Meeting was held at 7 PM on May 21, 2012 at the RiverChase in Fenton, Missouri. After a series of reports from the Chairman of the Board, Treasurer and Supervisory Committee, Gary Rottler was elected to a three year term on the Board of Directors. The highlight of the evening was the presentation of three \$1,500 college scholarships (see cover page article).

The theme for this year's membership meeting was "Cooperative Enterprises Build a Better World," chosen in recognition of the United Nation's naming 2012 the "International Year of Cooperatives." The theme recognizes the positive impact that **values-based** financial cooperatives have on both local, national and global economies. Alliance is one of 53,000 financial cooperatives operating in 100 countries that are locally owned and controlled by their members.

Dennis Sommer, President & CEO commented on the wide variety of money-saving financial services that are offered by credit unions like

Alliance. He also pointed out that unlike the for profit banking sector, not-for-profit credit unions are democratically controlled and governed by member elected volunteers to promote the economic and financial well being of its members. During the Treasurer's report Mr. Sommer pointed out that while many banks shrank their lending portfolios in 2011, Alliance grew its portfolio by \$13.2 million or by 9.8%. It was also noted that Alliance continues to be "well capitalized".

Robert Taylor, Chairman of the Board of Directors, reported on business plans implemented during 2011 and how Alliance overcame the effects of a sluggish economy. The Chairman's report and others are available at any of our 5 branch offices, including our new Personal Service Branch located at 1167 Bryan Rd., O'Fallon, MO 63366.

Dan Hoemann, Supervisory Committee Member, reported that Alliance received an "unqualified" or clean audit report for the year ending

188 million people.

100 countries.

53,000 credit unions.

Credit Unions AT A GLANCE

Credit Union Countries* 100

Credit Unions 52,945

Members 187,986,967

Penetration** 7.5%

Savings (USD) ... 1,229,389,373,994

Loans (USD) 960,089,324,649

Reserves (USD) 131,659,476,973

Assets (USD) 1,460,551,666,291

December 31, 2011. The independent audit was made by CliftonLarsonAllen LLP. Mr. Hoemann indicated that it was the 24th consecutive year that Alliance has received an unqualified opinion on its financial statements.

Go to <http://usa2012.coop/> for more information on cooperative enterprises.

General Motors to Expand Wentzville Assembly Center

Alliance has been serving the St. Louis automotive industry since 1992. While the closing of the two Fenton Chrysler plants and the Hazelwood Ford plant were big blows, we were elated in October 2011 when members of UAW Local 2250 approved a 4-year contract with GM - shortly thereafter GM announced a second shift of van production. The added jobs were a welcomed source of new members for Alliance and when combined with the prospect of 1,260 new jobs in 2013 the GM expansion was even more good news. The expansion will house a new production line for a redesigned mid-size Colorado pickup truck.

Having worked closely with laid off and transferred GM autoworkers in recent years, we naturally look forward to better times as many former GM workers return to the Wentzville plant. As new employees are hired we also look forward to providing the money saving advantages of membership

in Alliance Credit Union. A recent replacement of an Alliance, no surcharge ATM in the Assembly Center's lunchroom is further demonstration of our continued commitment to GM employees. With the opening of our Personal Service Branch at 1167 Bryan Road, O'Fallon, MO, we now have two convenient branches just a short distance off Interstate 70.

We look forward to serving the financial needs of GM employees as we help them stretch their wage earnings as the economy and the St. Louis auto industry continue to recover.



Offset High Gas Prices: Lower Your Monthly Car Payment!

Are today's high gas prices cutting into your family's expendable income? Offset them by moving your auto loan to Alliance Credit Union from another financial institution. We will even award you \$100 for bringing your loan to us!*

If you got stuck with a high rate through a dealer or finance company, we can usually lower your monthly payment and save you money. We have rates on new & used auto at 2.99% APR for up to 60 months.**

Want to see how much money you will save by refinancing with Alliance Credit Union?

Use our handy Auto Refinance Interest Savings Calculator on our website

at www.alliancecu.com to see how much you can save. We may be able to save your hundreds of dollars over the life of your loan.

Get pre-approved today by using our fast, secure online loan application at www.alliancecu.com. It takes less than five minutes to apply and you'll get instant notification if approved! See the money-saving example below:



Lets say you have \$22,000 left to pay...

Current loan rate: 5.99% APR	\$425 monthly payment
Our rate: 2.99% APR	\$390 monthly payment
Save \$35 per month & \$1,715 in total interest over 60 months!	

* \$100 bonus offer only valid on loans \$5,000 or more. ** APR= Annual Percentage Rate. Rates, terms & conditions are subject to change. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance auto loans. Not valid with any other offer.

Introducing Our 1- & 2-Year Income Now Certificates of Deposit...

Our 3-year Income Now Certificate of Deposit (CD) was a big hit when introduced about this time last year. Members liked the new shorter 3-year term than the 5-year Income Now CD (the shortest term available at the time). Because this low interest rate environment just won't go away we decided to offer two new, even shorter term, Income Now CDs – a 1-year and a 2-year.

Income Now CDs offer a higher interest rate than our traditional Money Market CDs while providing liquidity. Why is monthly cash flow a good thing - because some investors are concerned about locking up their funds in low rate CD. With our Income Now CD you can take advantage of a high rate CD (compared to like term traditional CDs) and if rates go up you have the opportunity to reinvest your monthly Income Now principal and interest payment in a potentially higher earning investment.

See the rate chart and the rest of this article for more information about our Income Now CDs.



Income Now CD Rates (Rates as of June 4)

1 year	1.01% APY*
2 year	1.51% APY*
3 year	2.00% APY*
5 year	2.20% APY*

Certificates of Deposit (Rates as of June 4)

1 year .....	.66% APY*
2 year	1.01% APY*
3 year	1.31% APY*
5 year	2.01% APY*

Term	Rate (APY)
1-Year Income Now CD	1.01% APY
2-Year Income Now CD	1.51% APY

How are Income Now CDs different from regular CDs?

It's the Alliance CD that pays YOU

monthly! Income Now CDs are a unique form of a federally insured Certificate of Deposit (CD) that provides regular monthly cash flow payments to you, consisting of interest and principal. They also pay a higher interest rate than traditional CDs of a similar term!

How do they work?

You deposit a specified amount into an Income Now CD at Alliance Credit Union. Interest is accrued daily and added to the CD balance monthly just before the monthly payment distribution is made. You sign an authorization agreement directing Alliance to make level monthly payments from your Income Now CD, until the CD matures. The payments consist of both interest and principal until the full value of your CD is paid out and the CD balance is zero.

Visit www.alliancecu.com to view rates for all of our Income Now CDs. Using our handy Income Now calculators, you can work out different investment scenarios. Stop by any branch to open your Income Now CD today!

*APY= Annual Percentage Yield. There is a \$5,000 minimum investment & early withdrawal penalties

RATES As of 07/01/12

Loan Rates

New Autoas low as 2.99% APR*
 Used Autoas low as 2.99% APR*
 New Boat/RVas low as 4.50% APR*
 Used Boat/RVas low as 4.75% APR*
 New Motorcycle/ATVas low as 4.50% APR*
 Used Motorcycle/ATVas low as 4.99% APR*
 Home Equity Line of Credit....as low as 3.25% APR*

Home Loanscall 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months .....	.46% APY*
12 months .....	.66% APY*
24 months	1.01% APY*
36 months	1.31% APY*
60 months	2.01% APY*
5-Year Income Now CD	2.20% APY*

Daily Investment Fund

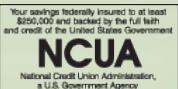
\$2,500 to \$9,999 .....	.31% APY*
\$10,000 to \$24,999 .....	.41% APY*
\$25,000 to \$49,999 .....	.51% APY*
\$50,000 to \$74,999 .....	.56% APY*
\$75,000 to \$99,999 .....	.60% APY*
\$100,000 and greater .....	.63% APY*

IRA Savings

\$100 to \$999 .....	.50% APY*
\$1,000 to \$4,999 .....	.71% APY*
\$5,000 to \$9,999 .....	.81% APY*
\$10,000 to \$19,999 .....	.91% APY*
\$20,000 to \$29,999	1.01% APY*
\$30,000 and greater	1.06% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.



Transfer Money Quicker with ACH Origination!

If you normally write a check from another financial institution to make your monthly Alliance loan payment, your life just got a little easier! You can now originate an electronic payment from another institution directly into your designated Alliance loan account inside Virtual Branch. All payment information is encrypted, so it's safe & secure.

You can also originate an electronic payment that will be automatically deposited

into your Alliance checking or savings account without ever needing to contact any bank or credit union to make the request. These payments can be setup as single or recurring transactions, are managed totally by you, and best of all - It's FREE! **Simply login to Virtual Branch and click on the 'Self Service' tab.** For all credit card payments and any payment over \$2,500, please phone the Call Center at 636-343-7005, ext. 2000. Take control of your account today!

INTRODUCING TruStage™ INSURANCE PRODUCTS AND PROGRAMS



CUNA Mutual Group unveils new brand name for its insurance products & programs!

You've come to trust us as your financial services partner. Through our partnership with the companies of the CUNA Mutual Group serving America's credit unions for more than 75 years, we're able to make available insurance products and programs to help you protect the achievements and aspirations of the people who matter most in your life.

We want you to know that CUNA Mutual Group is unveiling a new brand, TruStage, for insurance products and programs designed exclusively for you.

You will soon begin noticing the TruStage brand in mailings, materials displayed in our branches, newsletters, on our web site, or in other information you receive through our credit union. Rest assured, TruStage insurance is a name you can trust.

For a quote on TruStage insurance products and programs, call 888-787-8249.



Delivering Value. Enriching Lives.

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
 Saturday8:30 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
 Saturday9 am - noon
Drive-up:
 Mon. - Thur. ..8:30 am - 5:30 pm
 Friday8:30 am - 6 pm
 Saturday8:30 am - 12:30 pm



Now Open!
O'Fallon - 24/7 ATM
 1167 Bryan Rd.
 O'Fallon, MO 63366
 Mon., Tues., Thur., Fri. 9 am - 6 pm
 Wednesdayclosed
 Saturday9 am - 2 pm
HOME LOAN OFFICE
High Ridge 24/7 ATM
 320A Emerson Rd.
 High Ridge, MO 63049
Office Hours:
 Mon. - Fri.9 am - 5 pm

(636) 343-7005, ext. 2000 • (800) 541-6131
Tel-A-Connect: (314) 469-3669 (32#) or (800) 382-8340 (32#)

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