

financial

HORIZONS



3.55%
3/1 Yr
Combo ARM

Low Rate Lending Means Le\$\$ Monthly Spending

Refinancing Your Home Loan

Looking for a lower initial payment? Want to qualify for a higher loan amount? Or, perhaps you are only planning to live in your home for a limited number of years? If you answered "yes" to any of these questions then you may want to consider an Alliance Combo Adjustable Rate Mortgage (ARM).

Benefits of Refinancing Include:

- Locking in a lower rate
- Lowering monthly payments
- Accessing equity in your home
- Consolidating debt
- Paying home off sooner with money you will save on interest
- Building equity faster

Our loans have many special features that you will not find with most other lenders. Why? Because we service your loan and hold it in our portfolio.

Depending on the loan that you choose, rates are fixed for the first 3, 5, 7 or 10 years. After the initial fixed-rate period, the loan may adjust annually and the loan payment could go up or down based on the current one year U.S. Treasury Note. All loans have



a 3.5% APR floor rate and a 5% lifetime cap (most lenders have a 6% cap).

Special Alliance Features:

- No escrow account required for taxes or insurance
- No private mortgage insurance with 10% equity
- Same great rate for "Jumbo" loans as smaller loans
- 30-year amortization schedule
- No points



The most important factor is finding a lender you can trust and who will help you navigate the process. Everyone's situation is different, so consult an Alliance Home Loan Officer if you are unsure or have any refinancing questions. Call today at **636-343-7005, ext. 8140!**

Fixed rate home loans also available!

RVs, Boats & Motorcycles

Do more and spend less this summer with a low rate recreational vehicle loan from Alliance! Whether you are looking to purchase a new boat, motorcycle or RV, or just simply wanting to save money by transferring your current loan to Alliance Credit Union, we can help make your summertime dreams a reality.

If you got stuck with a high rate through a dealer or finance company, we can

usually lower your monthly payment & save you money.

Our RV loans include:

- Boats, RVs, Jet Skis, Motorcycles, ATVs
- Rates as low as **4.50% APR**
- Borrow up to 100% of the cash value
- Speedy approval process

Plus, we offer flexible repayment terms and no pre-payment penalties!

Call us at **636-343-7005, ext. 2000** if

you have any questions. Apply 24/7 at www.alliancecu.com or at your nearest branch office.



New & Used Automobiles

Whether you drove your car into the ditch, simply want to ditch your old car, or would like to **earn \$100** for bringing your auto loan over from another financial institution, Alliance has excellent money-saving rates.

We have rates as low as **3.49% APR**** on terms **up to 60 months for new and used vehicles.** If buying at a dealership, our easy online pre-approval process gives you added advantages at the dealership. You'll know what kind of rate you'll pay plus your qualifying loan

amount. It also shows car sales staffs that you're a serious buyer and removes the pressure of negotiating financing contracts. Let us see if we can lower your monthly payment and save you hundreds of dollars over the life of your loan. Apply today!



Whether you are looking to finance something new or just simply wanting to refinance, we'd like to see if we can save you money. Pre-qualify today at www.alliancecu.com! Our easy online application takes less than five minutes. If approved, you'll be notified in minutes! Call us at **636-343-7005, ext. 2000** with any questions.



JUNE 2011

* Annual Percentage Rate (APR). Rates, terms & conditions are subject to change. The APR shown is fixed for 3 years, then becomes adjustable & may increase or decrease annually. The 3.55% APR shown is accurate as of 04/25/11. Other rates and terms are available. Example based on conforming loans up to 90% LTV. Rate shown is for purchases or refinances. Mortgage insurance required for loans over 90% Loan-To-Value (LTV). **Offer valid on loans \$5,000 or more. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer.

MEMBERS® Auto & Homeowners Insurance Program

You trust Alliance Credit Union to provide you and your family with quality products and services to meet your financial needs. We've joined with a dedicated team of insurance professionals to bring you the MEMBERS® Auto & Homeowners Insurance Program. The program can mean extra savings for you and your family with some of the nation's most trusted insurance companies.

Special Benefits:

- The MEMBERS Auto & Homeowners Insurance Program is the property and casualty coverage solution preferred by credit unions and their members.
- Access convenient e-service, pay your bill or make changes to your policy, even report claims.
- Receive fast, easy access to claims service 24 hours a day.
- **Free, no-obligation quote**

Visit www.alliancecu.com to receive your free no-obligation quote online or call **1-888-380-9287**.

The MEMBERS Auto & Homeowners Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state regulations allow. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.

Stop GA-ping at the pump... Use these expert tips

As gasoline prices continue to rise, many motorists are wondering what they can do to improve their gas mileage. The Better Business Bureau and the Department of Energy suggests these tips if you're feeling gouged at the pump these days:

- Slow down! Speeding, rapid acceleration and braking can reduce gas mileage by 33%. A vehicle traveling 55 mph gets 21 percent better mileage than one traveling 70 miles per hour.
- Keep your engine maintained according to manufacturer's recommendations. A properly tuned engine could improve a car's gas mileage by an average of 4 percent. This translates into a savings of approximately 13 cents per gallon. Change filters and spark plugs too. Two bad spark plugs can reduce gas mileage by 20 percent.
- Buy your gas very early in the morning or very late at night. Gas station owners usually raise prices during the middle of the day.

- Idling for two minutes is equivalent to wasting the amount of gas needed to go one mile. An idling car gets zero miles per gallon.
- Be sure to plan your trips and combine errands. The worst gasoline mileage is on trips of 10 miles or less from a cold start.
- Inflate your tires to the proper pressure. You lose 2% fuel efficiency for each pound of pressure below the required amount.
- Make sure your tires are aligned. Your engine is forced to work harder if your vehicle is not properly aligned.
- Tighten your gas cap. Gas can evaporate if not properly sealed.
- Lighten your load. Remove unneeded items from your trunk.

The average motorist in Missouri uses about 600 gallons of gasoline per year, so being able to stretch each tank should help keep you from getting fumed while filling up this summer!



(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
Saturday.....9 am - noon
24/7 ATM
Call Center
Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday.....8:30 am - 12:30 pm

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
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
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

HOME LOAN OFFICES
High Ridge 24/7 ATM
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri.9 am - 5 pm
O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
636-343-7005, ext. 8140
Call today for an appointment

