

financial

HORIZONS

United Nations Names 2012 “International Year of Cooperatives”

At a time when many national economies are facing financial instability, cooperative enterprises have proven their worth as sources of assistance during the crisis. In recognition of cooperatives' value, the United Nations has named 2012 the International Year of Cooperatives. This is an acknowledgement by the international community that cooperatives drive the economy, respond to social change, are resilient to the global economic crisis and are serious, successful businesses creating jobs in all sectors.

The International Year designation provides an opportunity for cooperatives globally to join in raising awareness of their way of doing business. Cooperatives promote the fullest

possible participation in the economic and social development of all people.

cally controlled have on both local and global economies.



According to responses to World Council of Credit Union's 2010 Statistical Report, nearly 53,000 credit unions in 100 countries serve 188 million people. The combined institutions hold aggregate assets totalling \$1.5 trillion.

“Consumers have lost trust in the traditional banking system and are joining credit unions and cooperative banks because they trust them,” said Charles Gould, director-general of the International Cooperative Alliance (ICA). “The demand for this type of banking indicates that consumers want businesses that put their needs first.”

The theme for the International Year, “Cooperative Enterprises Build a Better World,” recognizes the positive impact values-based businesses that are member-owned and democrati-

Cruise into Summer with an Alliance RV Loan!

The road to no cellphone service this summer starts here with an Alliance Credit Union low rate RV loan! Put your worries in the rearview with rates **as low as 4.50% APR.***

Our recreational vehicle loans include new and used RVs, boats, motorcycles, jet skis and ATVs. We have flexible terms (up to 180 months on RV loans!) and no prepayment penalties. There's no reason to start the summer on the sidelines when you can get an Alliance Credit Union RV loan!

Special Features Include:

- Financing up to 100% of cash value
- New and used terms up to 180 months
- No hidden fees
- Fast, easy and convenient loan approval process

You can pre-qualify 24/7 online at www.alliancecu.com. Our easy online application takes less than five minutes. Approvals are notified instantly. If you have any questions, call us today at **636-343-7005, ext. 2000** or stop by any branch office.

Rates as low as 4.50% APR!

Aspire to Retire? Get on Track with an IRA!

Retirement planning is something that cannot be put off indefinitely. Opening an 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) - 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 17th is the 2012 tax deadline!**



Stop by any branch office and speak with a Financial Service Representative to open yours today! Or visit the link below to learn which IRA is right for your station in life!

www.alliancecu.com/irabrochures.html

IRA Withholding Notice:

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Reminders...

Scholarship Applications Due by April 1st, 2012

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 2012/13

Applications available online or at any branch!



File your taxes with TurboTax!



As an added advantage, 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 TurboTax 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 as soon as the agency approves your return.



(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 24/7 ATM
575 Rudder Rd.
Fenton, MO 63026

Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday8:30 am - 5:30 pm
Saturday9 am - noon

Call Center

Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 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
Saturday9 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
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

Drive-up:
Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 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

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366

**Personal Service
Branch opens April!**

**HOME LOAN OFFICE
High Ridge 24/7 ATM**
320A Emerson Rd.
High Ridge, MO 63049

Office Hours:
Mon. - Fri.9 am - 5 pm

