

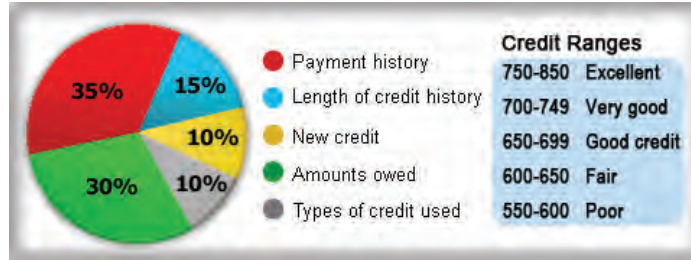
# Financial

## HORIZONS

### Your Credit Score is More than a Number! Here's how it affects you...

The last time you worried about any kind of score may have been when you were in school; however, your credit score may be more important than any test you ever took. Your credit score is important since it determines if you qualify for a loan or credit card and it determines what your interest rate and credit limit will be.

**A credit score is a number based on the evaluation of five categories within your credit history.** A credit score ranges from 300-850. Look at the corresponding chart to see which of the five categories affects your credit score the most. All five of these categories are considered when formulating your credit score, not just one or two. No one piece of information or factor



alone will determine your score. Your credit score can affect many important decisions in your life. Have you always dreamed of owning your own home? You may not qualify for

sounds, potential employers and insurance companies may use your credit report to decide on hiring you or offering coverage.

U.S. residents can get a free copy of their credit report once a year.

This won't include a credit score, but you will be able to see your payment record with creditors. You will also have the opportunity to correct any wrong information. You can get your credit score with your report for a nominal fee. You can request your free credit report

online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling toll-free (877) 322-8228. A good credit score and overall credit history will qualify you for purchasing a new car or home and save you money in the long run!

a loan to buy a house if you were late on previous car or credit card payments. Let's say you do get the home loan. You may pay a higher interest rate than someone with a better credit history. As unfair as it

online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling toll-free (877) 322-8228. A good credit score and overall credit history will qualify you for purchasing a new car or home and save you money in the long run!

## Take Advantage of Our FREE Electronic Services!

Save Time, Money and Trees! No more paper, stamps or wasted gas!

### 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. **Other benefits include:**

- **Convenient** – Easily access Statement Express 24 hours a day from the comfort of your home or office.
- **Fast** – Statement Express is generally available within a couple of days after the month-end
- **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.

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!

### Mobile Money

With Mobile Money, you can monitor your accounts using your mobile phone... receive alerts, view accounts, even transfer funds whenever you need to. Wherever you happen to be. Request a text message be sent if your balance falls below \$50. Or when your direct deposit check is in your account! And you don't need Internet access on your phone to take advantage of Mobile Money. You can send a simple text message to check account balances and to view your transaction history. If you do have Internet access from your phone, it gets even better. **You can log on to:**

- View account balances
- View transaction history
- Transfer funds between accounts
- Even pay your bills!

Mobile Money is available to anyone currently enrolled for our Online Banking service. To enroll, log on to Virtual Branch, select the "Self Service" tab and then select "Mobile Money" and then SIGN UP.

### Online Bill Pay

Bill Pay allows you to easily pay bills from your checking account via the Internet! You can pay bills individually or set up your account to pay recurring bills months in advance. You can also view, print or save copies of posted checks for your records. Call us today to enroll!

#### Benefits Include:

- **Secure & private!**
- **Pay anyone, anytime from any computer**
- **Schedule recurring payments**
- **View past bill history & track payments**
- **No more wasted paper or buying stamps!**
- **Your bills are paid on time**





# Loan Rates Heat Up in Time for Summer!

It's been a long, cold winter, so we've decided to offer our members some hot rates on our recreational vehicle loans to start off the summer. Ready



to cruise the lake in a new boat, see the sights in an RV? Or maybe

you've been thinking about getting a new motorcycle for weekend adventures? Alliance can help make your summertime dreams a reality. Do more and spend less this summer with a low rate recreational vehicle loan from Alliance!

## Our recreational vehicle 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! Stop by any branch to get started or apply online 24 hours a day at [www.alliancecu.com](http://www.alliancecu.com)!



## Use Equity in Your Home to Get the Cash You Need

We have a variety of fixed- and adjustable-rate home equities and home equity lines of credit. Use the funds for any purpose!

### About Our Home Equity loans:

- A **Fixed Rate Home Equity Loan** provides you with a fixed rate and payments for the life of the loan.
- A **Home Equity Line of Credit (HELOC)** allows you to access your available funds at any time with the convenience of a check.
- Rates as low as **3.25% APR\*\***
- Terms up to 15 years available
- **No Annual Fees!**



Apply online today at [www.alliancecu.com](http://www.alliancecu.com) to take advantage of these low rates!

\*APR= Annual Percentage Rate. Rates subject to change daily & are based on credit scores. Add 1% to quoted rate for all internal refinances (refinancing an existing Alliance loan). \*\*Other terms & conditions may apply, ask for details. Rates are determined by individual credit standing and loan to value.

## Members: Shop, Save and Get Cash Back with Shop America

Thanks to a partnership with **Invest in America**, Alliance Credit Union can help you save and get money back when you shop. Just use **Shop America** and get rewarded with great discounts and cash back – just for being loyal to your favorite online stores.

With Shop America, members like you have access to more than 1,200 online retailers, including some the largest & most popular, giving you major discounts when you shop. *And every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you!* Shop America. Shop anytime.

So whether you're looking to shop online with Target, Macy's, Best Buy, Apple or hundreds of other stores, you can save and get paid to shop. Don't forget to make your Shop America purchases with your Alliance Credit Union credit or debit card. Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) for details on Shop America and the other Member Rewards partner offers from **Invest In America** such as: **General Motors, Allied Van Lines, FTD, CU Benefits Express, Sprint, DIRECTV and more!**



## Reminders...

Be sure to file your taxes by **April 18th!**

To have your refund deposited directly into your Alliance account, please insert our routing number **(281081505)** along with your account number at the end of your tax return. **No waiting for the mail!**



**Scholarship Applications available online or at any branch office! Applications due by April 1, 2011!**

*No late applications will be accepted.*



(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**  
575 Rudder Rd.  
Fenton, MO 63026  
**Office Hours:**  
Mon. - Thur. ....9 am - 5:15 pm  
Friday .....8:30 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  
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  
**24/7 ATM**

**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

**Jennings**  
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  
**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

