

# Financial

## HORIZONS

### **It's not too late!** Make your 2009 IRA Contributions by April 15th!

Through April 15, there is at least one more way to lower your taxes – making IRA contributions. Alliance offers Traditional and Roth IRAs, as well as Coverdell Educational Savings Accounts. All options provide you with an easy, convenient and powerful way to save for your retirement.

#### Our IRA benefits include:

- IRA Savings Accounts: No annual or maintenance fee with just \$100 minimum balance – add to the balance at any time
- IRA CDs: No annual or maintenance fee with \$1,000 minimum deposit – great rates and terms.

The NCUA, a U.S. Government Agency, insures your IRAs for up to **\$250,000**, so you know your money is safe with Alliance. Got questions? Call us at 636-343-7005 or visit any branch to start your retirement savings today!

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#### *Faster Returns with Turbo Tax and Alliance...*

Alliance has teamed up with Turbo Tax to make sure that you maximize your deductions and get your refund faster. Don't wait weeks for your refund check to arrive in the mail! Have it deposited directly into your Alliance account. It's easy!

Simply include your account number and Alliance Credit Union's routing number - **281081505** - when you file. It's the easiest and fastest way to get your refund!



Go to [www.alliancecu.com](http://www.alliancecu.com) to use Turbo Tax's Federal Free Edition today!

### Alliance Donates \$1,000 to Haitian Disaster Efforts

Alliance donated \$1,000 to the Worldwide Foundation for Credit Unions Inc. to help support and rebuild credit unions in Haiti. Our contribution, along with donations from hundreds of other U.S. credit unions, will help provide much needed relief to Haiti's credit unions and their members after this disaster, especially to Haitians living in rural areas. The funds will also help address many other priority needs. Haiti will be a cash-only economy for some time due to the lack of communication, data security and other electronic issues.



### Three \$1,500 Scholarships to be Awarded

Deadline is April 3rd!

To be eligible, applicants must be Alliance Credit Union members (or the son or daughter 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 2010

Applications are available online at [www.alliancecu.com/Scholarship.asp](http://www.alliancecu.com/Scholarship.asp) or at any branch office. For more information, or to have an application mailed to you, please call (636) 343-7005 or send us an e-mail at [talktous@alliancecu.com](mailto:talktous@alliancecu.com)!

Apply online today!

**Spring  
it On!** Used Auto  
Sales Event



**Enterprise makes  
your first two  
payments!**

Upon used vehicle purchase from  
Enterprise Car Sales.

**Get Blue Book®  
Trade-In Value on your vehicle  
PLUS \$500!**



**March 15 - 31, 2010**

Conditions apply.

Visit [www.alliancecu.com](http://www.alliancecu.com) for details!

Stop by your local Enterprise Car Sales to see  
a great selection of quality used vehicles.

## NEW Balance Alerts Added to VIRTUAL BRANCH!

Balance alerts allows you to define account balance thresholds (both high and low) within Virtual Branch that, if exceeded, will send an email alert. You can also receive alerts for other account activity.

### Types of alerts include:

- Account balance alerts
- Transfer alerts
- Bill pay alerts
- Scheduled reminders
- Alert history

Already enrolled in Virtual Branch? You already have access to Balance Alerts. Simply login and click on the "Self Service" tab to begin. It's free!

## FREE Online Bill Pay

**Stop licking envelopes! Paying your bills online is easy!**

Licking envelopes is no longer your only option when it comes to paying your monthly bills. 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 at **636-343-7005** to enroll in  
online bill pay today!

## Bill Pay Benefits

- FREE
- Secure & private!
- Pay anyone, anytime from any computer
- Keep track of all your payments in one place
- Schedule recurring payments
- View past bill history
- Makes tax time easier!
- Saves time & money
- Your bills are paid on time



*Delivering Value. Enriching Lives.*

(636) 343-7005 • (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 - 5:30 pm  
Saturday .....9 am - noon

**O'Fallon - ATM**  
1167 Bryan Rd.  
O'Fallon, MO 63366

**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

**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

**High Ridge  
Home Loan Office**  
320A Emerson Rd.  
High Ridge, MO 63049

**Office Hours:**

Mon. - Fri. ....9 am - 5 pm  
Saturday .....9 am - noon

