

Financial

HORIZONS



May is for Miracles!

Help Us Support Children's Miracle Network

Throughout the month of May, Children's Miracle Network and Alliance are helping to raise awareness about the importance of children's hospitals in the St. Louis area. All donations equally benefit both St. Louis Children's Hospital & Cardinal Glennon Children's Medical Center and are used to help support patient care programs and services.



Network hopes to raise at least \$100 million for children's hospitals across North America.

"Alliance will match your donation!"

"May is traditionally the most significant month for Children's Miracle Network in terms of fundraising, typically bringing in close to \$100 million through a variety of campaigns," said Scott Burt, president & CEO of Children's Miracle Network. "Because so much takes place during this month, we've declared that 'May is for Miracles' and encourage the public to give generously to children's hospitals when they have the opportunity."

Donations to Children's Miracle Network literally help create miracles by funding the medical care, research and education that saves and improves the lives of 17 million children treated at Children's Miracle Network hospitals each year. Children's Miracle

How you can help:

Your change can be life-changing to young children throughout the St. Louis region. Simply stop by any branch office and drop your loose change into the CMN wishing well located in each lobby. Alliance will match your donation.

To learn more about Children's Miracle Network and its "May is for Miracles" campaign, visit www.mayisformiracles.org.

Thank you for your support!



Your Business Is Our Business!

In today's tough lending market, businesses need a financial partner more than ever to help them reach their business goals. With a full suite of business solutions, our Business Services Department is committed to helping small to medium-size businesses succeed. Alliance is small enough to provide responsive, personal service and large enough to meet your needs.

Business Solutions Include:

- Commercial Real Estate Loans
- Vehicle/Fleet Financing: Rates as low as **3.49% APR***
- SBA Approved Lender (7A & 504 Loans)
- Business Checking Options
- Remote Deposit Capture

Whether we are saving you money with our merchant services or saving you time by allowing you to make deposits directly from your office into your Alliance account, we have the tools necessary for you to compete in today's business environment.

Questions? Call Vice President of Lending Sean Chambers directly at **(636) 343-7005, ext. 1139.**

Start your business alliance today!



Drive Your Auto Loan to Alliance - Earn \$100

Get on the road to a hundred dollars simply by driving your auto loan from another financial institution to Alliance. Instead of the hundred dollars, you can choose to have **no payment for 60 days** if you would like to defer your payment this summer. Whichever you choose, you can get a great rate on top of a great deal.

We currently have rates as low as **3.49% APR.***

Let us see if we can lower your monthly payment as well as save you hundreds of dollars over the life of your loan. You can pre-qualify 24/7 online at

www.alliancecu.com.

Our easy online application takes less than five minutes. If approved, you'll be notified instantly. Don't worry- your information is transferred safely and securely.

If you have any questions about moving your auto loan to Alliance, an Alliance Financial Service Representative will be happy to speak with you. Call us today at **636-343-7005, ext. 2000** or stop by any branch office.

Don't drive by this chance to lower your monthly payment!

*APR= Annual Percentage Rate. 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. Membership applies.



Combo ARMs: 5/1 Year as low as 3.639% APR



Looking for a lower initial payment? Want to qualify for a higher loan amount? Or, perhaps you only plan 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 ARM.

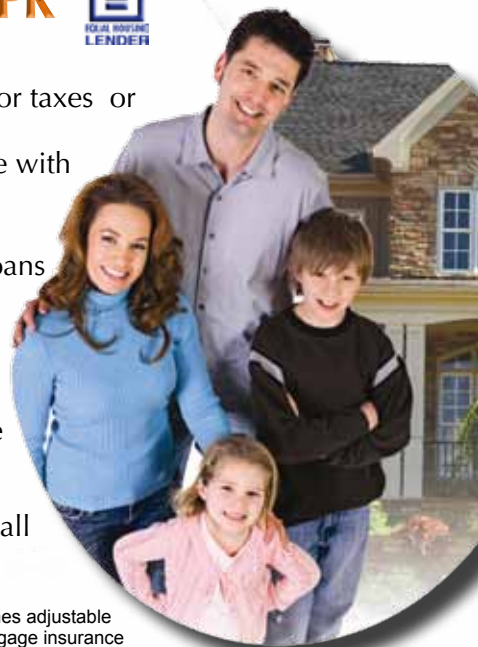
Our loans have many special features that you will not find with most other lenders. Why?

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 most current one year U.S. Treasury Note. All loans have a 3.5% APR floor rate and a 5% rate increase cap.

Special Alliance Features:

- No escrow account required for taxes or insurance
- No private mortgage insurance with 10% equity
- No discount points
- Same great rate for "Jumbo" loans as smaller loans
- 5% lifetime interest rate cap over the initial fixed rate (most lenders have a 6% cap)
- 30-year amortization schedule

Questions? We have home loan specialists ready to help. Call us at **636-343-7005, ext. 8140**.



* Annual Percentage Rate (APR). Rates, terms and conditions are subject to change. The APR shown is fixed for 5 years, then becomes adjustable and may increase or decrease annually. The 3.639% rate shown is accurate as of 04/15/11. Other rates and terms are available. Mortgage insurance required for loans over 90% Loan-To-Value (LTV). Example based on conforming loans up to 90% LTV. Rate shown is for purchases or refinances.



Delivering Value. Enriching Lives.

(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
Saturday9 am - noon
24/7 ATM

Call Center
Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 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
Saturday9 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
Friday8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm
Drive-up:
Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 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
Saturday9 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

