

financial



HORIZONS

VISA Gift Cards: The Gift of Choice this Season!

Choice #1: FREE \$100 VISA Gift Card for financing any NEW vehicle with Alliance!

Members receive a **\$100 VISA Gift Card** when you purchase a new vehicle and finance it with Alliance. We have rates as low as **3.95% APR** to keep your monthly car payments affordable.

The end of the year is a terrific time to get great car deals. Auto-makers and their dealers are always anxious to boost their total annual sales. This year is especially true since auto sales were slow.

Before you set foot on the car lot, get pre-approved for an auto loan at Alliance Credit Union. Getting pre-approved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for. If you have questions about how much car you can afford, or how financing works, an Alliance Financial Services Representative will be happy to help.

Getting pre-approved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. Be sure to prequalify today at www.alliancecu.com! Simply fill out our easy online application. **It takes less than five minutes and if approved, you'll get instant notification** If you have any questions about this new offer, please call us at **636-343-7005, ext. 2000**.

Offer valid through 12/31/10.

Choice #2: BUY 1, Get 1 FREE VISA Gift Cards! Get 2 cards for \$5!

Alliance makes it easy for you to give a gift with a VISA® Gift Card. There are no worries about finding that perfect gift, and, unlike department store gift cards, you can be sure they'll use it to get something they really want from anywhere VISA is accepted.

Give your family & friends "the gift of choice" this year! Available at all branch locations!

Offer valid through 12/31/10.

Choice #3: Refer a friend & each person will receive a \$25 VISA Gift Card

Don't keep your Alliance benefits a secret! Refer a friend or family member to Alliance and both of you will receive a **\$25 VISA GIFT CARD** when they qualify and open up a checking account with direct deposit or a loan!

There is no limit to the referrals that you can make!

Tell your family, tell your friends, tell your neighbors and co-workers! Your immediate family members and anyone who lives or works in the Missouri counties of St. Charles, St. Louis, Jefferson and Franklin or the Illinois counties of Madison, St. Clair, Monroe or Jersey are eligible for the same credit union benefits you already enjoy!

Incentive is contingent upon Direct Deposit enrollment and is subject to 1099 reporting. Offer cannot be combined with other promotional offers. Offer valid through 12/31/10.



NOVEMBER 2010

Gift Cards available at all branches!

Shop Safely Online this Holiday Season

Verified By VISA is Free & Secure

Verified by VISA is a free service that improves the security of online payment transactions. Simply activate your existing Alliance Credit or Debit Card with the Verified by VISA service and create your personal password. Just go to www.alliancecu.com and click on the "Convenience Services" tab!

Plus, you'll have the added assurance that your transactions are secure when you shop at participating online stores. **Just look for the Verified by VISA logo** - it's your way of knowing that you are shopping with an additional online layer of security since your password is required to complete the transaction!

Additional Online Safety Tips Include:

- Current with anti-virus & anti-spyware software is a must.
- Download only from trusted sites and don't click pop-up windows or suspicious links.
- When in the checkout of a website, look for the safety symbols such as the padlock icon in the browser's status bar and "s" after "http" in the URL, or the words "Secure Sockets Layer (SSL)." These are signs that the merchant is using a secure page for transmitting personal information.
- Monitor card statements and account activity regularly. Report any suspicious or unauthorized charges to Alliance Credit Union immediately.

If you don't already have an Alliance VISA Credit Card or Debit Card, applying is easy. Call us today at 636-343-7005, ext. 2000 or **apply online at www.alliancecu.com!** Enjoy the ease of holiday shopping online this season without the worry.



FREE SEMINAR:

"The Keys to Home Ownership in Today's Market."

Alliance Credit Union and the St. Louis Chapter of Credit Unions are hosting a **FREE** real estate seminar that will cover the following real estate topics:

- How to prepare for purchasing a home and becoming mortgage ready.
- Saving for a down payment, how much is needed, etc.
- How to maintain your mortgage in today's market.

The event is recommended for anyone who is in the market for a new home or needs information about becoming mortgage ready. Event is **FREE** to attend!

Date: Wednesday, November 17th

Time: 6:30 p.m.

Location: Maryland Heights Community Center
2344 McKelvey Road, Maryland Heights, MO 63146

Please call us at 636-343-7005, ext. 2000 to RSVP.



November's Holiday Hours

We will be closed on Tuesday, November 11th in observance of **Veterans Day.**



We will also be closed on Thursday, November 25th to celebrate the Thanksgiving holiday.



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
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

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