

Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



Announcing Alliance CU Advantage Checking: *The Benefits You Need, The Value You Deserve!*

Alliance Credit Union has a new checking account designed to maximize your convenience, savings and security. As a valued account holder you can begin taking advantage of these valuable benefits today!

Value-Added Benefits Include:

\$10,000 Accidental Death & Dismemberment Insurance

You'll be protected with \$10,000 in Accidental Death and Dismemberment Insurance 24 hours a day. This Accidental Death and Dismemberment coverage is an addition to insurance you may already have through Alliance Credit Union.

Everyday Rebate Rewards

Get rewarded by purchasing items you use every day! Save your receipts when you dine or purchase gas, groceries, clothing, pet supplies and much more. Send the receipts, up to \$100 every quarter, and we'll give you 10% back. You can receive up to \$40 in cash back every year!

Everywhere Cash Savings

Saving at your favorite retailers has never been easier! Simply go online and click or print your way to savings. Shop online through the network of top online retailers and receive cash back on qualifying purchases. Or, select from a wide variety of coupons to print and use in-store. Choose from recreation savings, dining specials, auto and home services, and more.

Bonus Travel

Want to receive cash rewards when you travel? Use our toll-free Travel Reservation Service to make your next travel arrangements, and you'll receive a cash reward equal to 5% of your



expense on lodging, airline travel, car rentals, cruises and package tours. You'll also receive special, members-only savings on packaged vacations and cruises through the Vacation Savings Hotline.

Vision Plan

Valuable eye care savings for the entire family! Receive discounts of 10% to 20% or more on prescription eyeglasses and contacts at over 22,000 participating optical providers nationwide. You can also save on eye exams and laser vision correction surgery at participating locations. Vision Plan offers savings you and your family can use as often as you like.

Rx Advantage Prescription Drug Program

Members typically save an average of 20% off the retail price of prescriptions purchased from one of the nearly 63,000 participating local pharmacies.

Members will enjoy a larger discount on the retail price when purchasing through a convenient mail-order service. Participating pharmacies include both national and regional chains and many supermarket pharmacy departments.

Preferred Dental

You can save 10% - 35% on dental care. Discount pricing is available at more than 97,000 dental professionals nationwide. Save on general and cosmetic dentistry, orthodontics, and other dental specialties. Receiving your discount pricing is as simple

as showing your card at the time of service.

All of these benefits are available with your **Alliance CU Advantage Checking** account for only a \$4 monthly charge, which will be offset by taking advantage of the many benefits this account offers.

Call **636-343-7005, ext. 2000** or stop by any branch office for more information about these and the many other benefits you can receive when you open one of our special checking accounts.

Everything in life should be this easy!

Keep Your Community Warm this Winter!

Alliance Credit Union once again team's up with the Kurt Warner First Things First Foundation for the eleventh annual Warners' Warm-Up Coat Drive. Please drop off your new or gently-used coats at your local branch from **November 1-18, 2012**. Collection boxes will be conveniently located in the lobby. Cash donations to purchase new coats will also be accepted. Last year, we set an all-time record with more than 125 coats donated. We would like to have 150 coats donated for this year's drive. The donated coats will be distributed to schools, homeless shelters and other social service agencies throughout the bi-state region. For more information, go to www.kurtwarner.org. Thank you for keeping your neighbors warm this winter!



WARNERS' WARM-UP
Teaming up to keep the Bi-State warm since 2001

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. *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 **2.49% APR**
- **SBA Approved Lender** (7A & 504 Loans)
- Business Checking: Free & Interest Bearing
- Remote Deposit Capture (RDC)
- Credit & Debit Card Processing

Whether we are saving you money with our merchant services or saving you time by providing a solution that allows you to make deposits into your Alliance account directly from your office, Alliance can help you compete in today's business environment.

Questions? Email Vice President of Lending Sean Chambers at schambers@alliancecu.com or call him directly at (636) 343-7005, ext. 1139. **Start Your Business Alliance Today!**



*APR= Annual Percentage Rate. 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.

Holiday Schedule

Alliance Credit Union will be closed to observe the following holidays:

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|--------------------------|-------------------------|
| November 12, 2012 | Veterans Day |
| November 22, 2012 | Thanksgiving Day |
| December 25, 2012 | Christmas Day |
| January 01, 2013 | New Year's Day |



VISA Gift Cards are available at all branch locations. Give your family & friends "the gift of choice" this year!



(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
Saturday.....9 am - noon

Call Center

Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday.....8:30 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
Saturday.....9 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
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
Wednesdayclosed
Friday.....8:30 am - 5:30 pm
Saturday..... 8:30 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
Saturday.....9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Personal Service Branch

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
Mon., Tues., Thur., Fri. 9 am - 6 pm
Wednesdayclosed
Saturday9 am - 2 pm

Home Loan Office

High Ridge 24/7 ATM
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri.9 am - 5 pm

