

financial

HORIZONS

"Delivering Value and Enriching Lives..."

Measuring up to our Vision Statement (see headline above) is a challenge that we take seriously at Alliance. So, member feedback and survey results are carefully analyzed by our management team and *volunteer* board of directors. While we mail a variety of surveys throughout the year, our largest survey is our annual member satisfaction survey.

2010 Member Satisfaction Survey

Alliance mailed 3,000 random surveys to more than 17 percent of our membership in July of this year. The results are in and we are pleased to report that members gave strong marks in every area of face-to-face business communication. **In fact, our 2010 scores went up in all seven categories!**



Most importantly, 84% of all respondents stated that they would recommend Alliance membership to a friend or family member. Your recommendation is appreciated and rewarded when you refer a friend or family member to Alliance. When the

referral results in a new member both you and the new member receive a \$25 signing bonus (see details on next page).

We want you to know that your voice is always heard at Alliance and your interests come first, not big profits like at banks. This is a primary reason why credit unions consistently outperform banks in customer satisfaction surveys, so tell your family and friends about Alliance!



Alliance Credit Union received first place in The Dora Maxwell Social Responsibility Recognition Award category from the Missouri Credit Union Association. The award is given to a credit union for its social responsibility projects within the commu-

nity. Alliance received this award for our **Homes for Our Troops** fundraising efforts. We could not have been recognized if it wasn't for your generous support in our year-long fundraising campaign.

Since Alliance came in first place for Missouri credit unions with an asset size between \$100-\$200 million, we are now eligible for the national competition.

"Being recognized for this award shows our employees and our membership that hard work and generosity really do pay off," said Alliance President/CEO Dennis Sommer.

Dora Maxwell was an early credit union pioneer. She worked as an organizer for the movement's trade association and held numerous volunteer positions at the local and national level. In addition to organizing hundreds of credit unions, she developed volunteer organizer clubs and worked with organizations on behalf of the poor.

Thanks for your support!

Pre-Qualify for Your Next Auto Loan...

Save Time and Be Ready to Buy! Apply Online Today!

Did you know that you can pre-qualify for a loan with Alliance? When you're ready to buy an automobile, RV or motorcycle, go to www.alliancecu.com and fill out our easy online application. **It takes less than five minutes and if approved, you'll get instant notification.**

Getting pre-approved gives you more buying power and let's you call the shots instead of the dealer! You will have all

the benefits of a cash buyer since there is no question about your creditworthiness. This is an added incentive for the salesperson to close the deal. Take advantage of this by negotiating a lower price.

If you have any questions about pre-qualifying for your next automobile, RV or motorcycle purchase, please call us at **636-343-7005, ext. 2000.**

Pre-Qualify

- See how much you can borrow before you buy!
- Lower rates mean you can borrow more.
- Pre-qualify today at www.alliancecu.com

APPROVED



Credit Union Members Receive 10%-15% Off Mobile Services!



Savings Examples

Everything Data Family

Regular Monthly Cost	\$169.99
Credit Union Monthly Cost	\$152.00

Your 12 Month Discount \$215.88



Why throw away your money?

With the Sprint Credit Union Member Discount Plan
You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee



Click www.SprintSave4CU.com
Call **877.SAVE.4.CU** (877.728.3428)
Visit **your local Sprint retail location.**



Just tell them you're a
Credit Union Member
to get this exclusive discount.
Ask them to be attached to the
NACUC_ZZM Corporate ID.

It Pays to Have Friends... *Lots of Friends!*

Refer a new member to Alliance and both of you will receive a **\$25 bonus** savings deposit when they open up a checking account with direct deposit or any loan! There is no limit to the amount that you can earn. **Or, trade your cash bonus in for a .25% discount on a 2010 car loan!**** 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!

Call or visit any of our branch offices with any questions!.



*Membership eligibility required. Must open a savings account with a minimum \$25 deposit to establish membership. Accounts closed within 90 days are subject to an early account closure fee. **Rates, terms and conditions subject to credit worthiness. The .25% discount can only be applied towards one loan.

WIN \$100!

Just clip this coupon, fill it out and drop it off at any branch by **Dec. 1st, 2010!** You'll be entered into a \$100 drawing! Or mail to:
Alliance Credit Union, Attn: Marketing,
575 Rudder Rd., Fenton, MO, 63026.

Name _____

Address _____

City/State/Zip _____

Phone Number _____

Email Address _____

How can we help you?

Check the item(s) that you are interested in and we'll get you the information that you need!

- | | |
|--|---|
| <input type="checkbox"/> Car/Truck Loans | <input type="checkbox"/> Premier Checking |
| <input type="checkbox"/> Mortgage Loans | <input type="checkbox"/> Other |

ULTIMATE TAILGATE USED AUTO SALES EVENT

Get great deals
on select used
vehicles for a
limited time!



**Members receive a \$500
deposit into their account!***

Upon used vehicle purchase from Enterprise Car Sales.

Oct. 15 - 30, 2010

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

Visit Us At Enterprise Car Sales

West County13750 Manchester Rd..... 314 909-0919
Clayton8844 Ladue Rd..... 314 863-0936
Glen Carbon4251 S. State Rte. 159..... 618 288-0883
Hazelwood623 Dunn Rd. 314 895-1660
St. Charles3733 Veterans Memorial Pkwy 636 949-2588
South City4927 S. Kingshighway..... 314 351-9920
South County5718 S. Lindbergh..... 314 842-6899



*Prices valid 10/15/10 - 10/30/10 and do not include tax, title, tags, document processing fees of (\$149) or less as required by state law, governmental fees, any emissions testing charges, and any finance charges (if applicable). Used vehicles previously part of Enterprise short-term rental and lease fleet or purchase by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. *Alliance Credit Union will deposit \$500 to your Alliance Credit Union savings account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. Cannot be combined with other offers. Offer only good on Enterprise Car Sales vehicles. The "a" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners.
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Preview our great selection of quality
used vehicles at cuautodeals.com.



St. Louis Chapter of Credit Unions

FREE Real Estate Seminar!

The Keys to Home Ownership in Today's Market

Sponsored By: TruHome Solutions

The St. Louis Chapter of Credit Unions is hosting a FREE real estate seminar, "The Keys to Home Ownership in Today's Market." The seminar is presented by TruHome Solutions and covers 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. **Seminar 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

RSVP: If you would like to attend, please call us at
636-343-7005, ext. 2000.

WARNERS' WARM-UP X

Ten years of teaming up to keep the Bi-state warm every winter

November 1-14

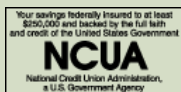
Alliance Credit Union once again team's up with the Kurt Warner First Things First Foundation for the tenth annual Warners' Warm-Up Coat Drive. Please drop off your new or gently-used coats at your local branch from November 1-16, 2010. Collection boxes will be conveniently located in the lobby. Cash donations to purchase new coats will also be accepted.

The donated coats will be distributed to schools, homeless shelters and other social service agencies throughout the bi-state region. The former St. Louis Rams quarterback and his wife, Kurt and Brenda Warner, started the winter coat collection charity in 2001. For more information, go to www.kurtwarner.org. Thank you for remembering to keep your neighbors warm this winter.

Thanks for your support!

RATES

As of 10/02/10



Loan Rates

New Auto	as low as 3.95% APR*
Used Auto	as low as 3.95% APR*
New Boat/RV	as low as 6.35% APR*
Used Boat RV	as low as 6.60% APR*
New Motorcycle/ATV	as low as 6.25% APR*
Used Motorcycle/ATV	as low as 6.35% APR*
Home Equity Line of Credit ..	as low as 3.25% APR*

Mortgage call 636-343-7005, ext. 8140 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months86% APY*
12 months	1.21% APY*
24 months	1.61% APY*
36 months	2.01% APY*
60 months	2.71% APY*
5-Year Income Now CD	3.05% APY*

Daily Investment Fund

\$2,500 to \$9,99965% APY*
\$10,000 to \$24,99986% APY*
\$25,000 to \$49,999	1.01% APY*
\$50,000 to \$74,999	1.06% APY*
\$75,000 to \$99,999	1.08% APY*
\$100,000 and greater	1.10% APY*

IRA Savings

\$100 to \$999	1.01% APY*
\$1,000 to \$4,999	1.10% APY*
\$5,000 to \$9,999	1.25% APY*
\$10,000 to \$19,999	1.61% APY*
\$20,000 to \$29,999	1.76% APY*
\$30,000 and greater	1.86% APY*

*APY = Annual Percentage Yield

Join our email list!

Join our email list today for the latest updates, alerts and information about our current promotions! This also allows us to communicate with you more efficiently and in an environmentally friendly manner. Those on our list will have the opportunity to receive deals not offered anywhere else. You can opt-in on the homepage of our website at www.alliancecu.com! You may opt-out of this service at any time by simply clicking on the unsubscribe button. Please note that this opt-in policy only applies to promotional offers. We may still send you important account information, product and service updates, or legally or regulatory required information by email. Please note that we will never ask you for personal account information via email. If you have any questions, call us at 636-343-7005, ext. 2000!



Sign up today to stay up to date!

Auditor's Verification

Our auditors, LarsonAllen LLP, 600 Washington Avenue, Suite 1800, St. Louis, MO 63101, are conducting a regular examination of our financial statements. Please verify your Alliance statement with your own records. During the year, you may be provided with statement balances from Huntington Mortgage, an associate of Alliance Credit Union. Please verify these statements with your own records.

If there are any discrepancies, please contact our auditors, LarsonAllen LLP, at the above referenced address in writing.



(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
Saturday.....9 am - noon
24/7 ATM

Call Center

Operating Hours:

Mon. - Thur.8:30 am - 5:30 pm
Friday8:30 am - 6 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
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
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
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
24/7 ATM

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

Office Hours:

Mon. - Fri.9 am - 5 pm
24/7 ATM

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
636-343-7005, ext. 8140
Call for appointment!