

Financial

HORIZONS



2.801% APR*
on 3/1-Year
Combo ARMS!

Home Loan Rates Continue at Historic Lows...

Is now the time to refinance your home loan?

The answer to this question largely depends on what you expect to gain by refinancing. There can be many benefits to refinancing. Everyone's situation is different, so consult an Alliance Home Loan Specialist for advice if you are unsure.

Common benefits include:

- Locking in a lower or fixed rate
- Lowering monthly payments
- Accessing equity in your home
- Consolidating debt
- Paying home off sooner with money you will save on interest
- Building equity faster

If you have a clear understanding of your refinancing objectives, you should calculate how long it will take you to recover your costs. To do so, divide your total costs to refinance by your total monthly savings. You will arrive at the

approximate number of months it will take you to recover your up-front costs through savings on the lower payment. If this length of time is longer than you



plan to remain in your home, it may not make sense for you to consider refinancing. Always make sure that you will save money in the long term.

What is Involved in a Refinance?

You need to know what it will cost to refinance before moving forward. Lenders should provide a good faith estimate of what the associated costs will be. Lenders fees vary greatly. As a credit union, ours are generally lower than most banks and brokers.

Some fees may include:

- Application fee
- Title and insurance fee
- Appraisal fee
- Loan processing fee
- Credit report & flood insurance

Don't overlook the value in finding a lender you can trust and who will help you navigate the process.

Remember that a lower rate doesn't necessarily mean that you will be receiving the best deal. If you have any questions, call a home loan specialist today at **636-343-7005, option 3000!**

* Annual Percentage Rate (APR). APR Based on \$125,000 loan amount and 75% Loan-to-Value (LTV) with fees of \$962 including estimated title, credit report, flood, and origination charge of \$465. The APR shown is fixed for 3 years, then becomes adjustable and may increase or decrease annually. The 2.801% APR shown is accurate as of 09/30/11. Other rates & terms are available. Mortgage insurance required for loans over 90% Loan-To-Value (LTV). Rate shown is for purchases or refinances. Rates, terms & conditions are subject to change.

Celebrate International Credit Union Day! October 20, 2011

Over the course of 84 years, the celebration of International Credit Union (ICU) Day® has evolved from the first official credit union holiday established by the Credit Union League of Massachusetts in 1927 into the internationally recognized observance it is today.

Today, ICU Day celebrates the common roots of **186 million credit union members in 97 countries**. The credit union movement has come a long way since the first financial

cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to accomplishments to come, we invite you to join us in celebrating ICU Day on **Thursday, October 20, 2011**.

Join us at your nearest full-service branch office before noon and enjoy refreshments and snacks. Bring in your children and grandchildren and receive a free piggy bank when you open a Coindexer Youth Account (for children 12 & under)!



Free Checking!

Switch today & start saving for tomorrow

Nationally, banks have been raising fees or imposing new ones on services their customers have come to take for granted - primarily free checking. More national banks are now adding service fees to customers who haven't paid a checking fee in years. You don't have to worry about that happening at Alliance Credit Union. **Our free checking account remains unchanged!**

Why it's called FREE:

- FREE of minimum balance requirements so none of your funds are tied up
- FREE of monthly service fees!
- Unlimited FREE check writing
- FREE Online Banking and Bill Pay
- FREE E-Statements & Mobile Banking
- FREE Visa Debit Card for qualified members
- Surcharge-FREE ATM access at over 28,000 CO-OP ATMs



Our Switch Kit Makes it Easy!

You can print off our **EASY CHECKING SWITCH KIT** at any time at www.alliancecu.com. All the necessary forms are included to switch over your automatic payments as well as your direct deposit to your new Alliance checking account. If you have any other questions about switching your checking account, please stop by any branch office or call us at **636-343-7005, ext. 2000!**



Strong Financials Equals Safety & Soundness

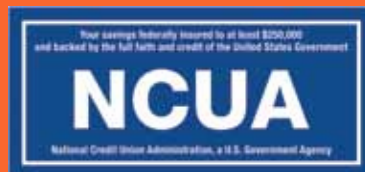
Data from August 31, 2011

Assets	\$186 Million
Deposits	\$153 Million
Loans	\$145 Million

Alliance is rated "Excellent" by BauerFinancial, Inc., the industry's most respected independent ratings firm. For more information, please visit www.bauerfinancial.com.

Your funds are federally insured by NCUA!

Your savings are federally insured to at least **\$250,000** & backed by the full faith and credit of the United States Government by the National Credit Union Association, a U.S. Government Agency. Please note that not one penny of insured savings has ever been lost by a member of a federally insured credit union. For more information on your insured funds, visit www.ncua.gov.



WIN \$100!

Just clip this coupon, fill it out and drop it off at any branch by **Nov. 30, 2011**. 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!

- Car/Truck Loans Premier Checking
 Mortgage Loans Online Banking

Alliance Offers Services for Your Business Needs

In today's tough lending market, businesses need a financial partner more than ever to help them reach their business goals. With a suite of services available, 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.

Lending

- Commercial Property Loans
- Vehicle & Fleet Financing **Rates as low as 3.49% APR***
- SBA Approved Lender (7A & 504 Loans)

Checking

- FREE Business Checking
- Business Interest Checking



Electronic Payment & Deposit Services

- Remote Deposit Capture
Puts a credit union branch IN your office!
- ACH/Check Conversion Services
- Credit & Debit Card Payment Processing

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



Your business matters at Alliance!

*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.

Receive a \$400 Gas Card for Buying a Used Vehicle From Enterprise!**

If you're in the market for a quality used vehicle, don't miss the "Ultimate Tailgate" Used Auto Sales Event running **October 15-31, 2011**.* On top of the \$400 gas card, Alliance has rates as low as **3.49% APR** to keep your monthly payments low.

Enterprise's commitment to "**Haggle Free Buying and Worry Free Ownership**"™ ensures a pleasant buying experience since the price you see is the price you pay.*** You will find a wide selection of late model cars, trucks,

vans and SUV's—both foreign and domestic—available for immediate delivery.

This special event is exclusive for Alliance Credit Union members and we hope you take advantage of the many benefits of purchasing from Enterprise Car Sales. You may preview the inventory online by visiting www.cuautodeals.com or call any Enterprise Car Sales location listed below. Bring in this special offer when visiting Enterprise Car Sales.

**ULTIMATE
TAILGATE**
→ USED AUTO SALES EVENT



Pre-qualify today at www.alliancecu.com!
Our easy online application takes less than five minutes. Approvals are notified instantly!

Call 1-800-227-7253 Or Visit Us At Enterprise Car Sales:



Clayton
8844 Ladue Rd.
314 863-0936

Glen Carbon
4251 S. State Rte. 159
618 288-0883

South City
4927 S. Kingshighway
314 351-9920

South County
5718 S. Lindbergh
314 842-6899

Hazelwood
623 Dunn Rd.
314 895-1660

West County
13750 Manchester Rd.
314 909-0919

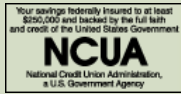
St. Charles
3733 Veterans Memorial Parkway
636 949-2588

*Prices valid 10/15/11 - 10/31/11 and does not include tax, title, tags, governmental fees, any emissions testing charges, and any finance charges (if applicable). Unless otherwise stated separately, price does not include administrative or documentary fees, closing or other similar fees of \$149 or less (varies by state). Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. **\$400 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 10/15/11 - 10/31/11 and financed through Alliance Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

***This offer cannot be combined with any other offer.

RATES

As of 09/30/11



Loan Rates

New Auto	as low as 3.49% APR*
Used Auto	as low as 3.49% APR*
New Boat/RV	as low as 4.50% APR*
Used Boat/RV	as low as 4.75% APR*
New Motorcycle/ATV	as low as 4.50% APR*
Used Motorcycle/ATV	as low as 4.99% APR*
Home Equity Line of Credit....	as low as 3.25% APR*

Home Loans call 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months51% APY*
12 months76% APY*
24 months	1.16% APY*
36 months	1.51% APY*
60 months	2.03% APY*
5-Year Income Now CD	2.30% APY*

Daily Investment Fund

\$2,500 to \$9,99940% APY*
\$10,000 to \$24,99951% APY*
\$25,000 to \$49,99956% APY*
\$50,000 to \$74,99961% APY*
\$75,000 to \$99,99963% APY*
\$100,000 and greater65% APY*

IRA Savings

\$100 to \$99995% APY*
\$1,000 to \$4,999	1.00% APY*
\$5,000 to \$9,999	1.05% APY*
\$10,000 to \$19,999	1.10% APY*
\$20,000 to \$29,999	1.15% APY*
\$30,000 and greater	1.20% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.

WARNERS' WARM-UP

Teaming up to keep the Bi-State warm since 2001

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 1-14, 2011**. Collection boxes will be conveniently located in the lobby. Cash donations to purchase new coats will also be accepted. Last year, we had more than 75 coats donated. We would like to have 100 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 remembering to keep your neighbors warm this winter!

Thanks for your continued support!



Interested in Volunteering?

The Board of Directors is accepting applications for volunteers to serve on the Supervisory Committee. This opening offers an opportunity to members interested in making a positive contribution to their credit union. The Committee's responsibilities are outlined on our website's homepage at www.alliancecu.com along with the application.

To volunteer for this important committee, please complete your application, scan it and then email it to: membercomments@alliancecu.com.

Questions may be directed to:

Tracy Ray, Administrative Support Assistant, 636-343-7005, ext. 1124



(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
Saturday9 am - noon

Call Center
Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 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
Saturday9 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
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 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
Saturday9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

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, option 3
Call for appointment.

