

financial

HORIZONS

Things to know before buying a home...



With home loan rates at record lows, you may be thinking about purchasing a new home. Whether you need more space for your growing family or you are retired and thinking about downsizing, there are certain things to know before you take that next step. The tips below will help make the approval process easier and ensure that you get the best rate possible!

1. Select your lender carefully - Make sure you use a trusted lender. Look for solid credentials and only deal with a reputable company.
2. Don't open accounts - Don't even APPLY for new credit cards, store accounts or any other lines of credit. Doing so could alter your credit report and have an impact on the type of loan you'll be able to receive.
3. Don't close accounts - Keep all of your active accounts, even the ones with a \$0 balance, open. Existing accounts maintain a credit history. The longer your credit history, especially with a good payment record, the better. Continue to pay down debt, but don't close the accounts.
4. Don't quit your job - Stable employment history is important. It is best if you have been employed at the same job for at least 2 years. If you haven't, you may still be able to qualify, but try to maintain your employment.
5. Pay your bills on time - Avoid late payments as much as



possible to avoid being denied a home loan or having to pay higher interest rates. Late payments reduce your credit score which has a direct impact on your mortgage.

If you have additional questions about qualifying for the lowest possible rate, call one of our Home Loan Specialists today at **314-306-1081**. Apply online today at www.alliancecu.com.

Your Holiday Club Funds Available Soon!

It seems like retailers are holding holiday shopping sales earlier and earlier with each passing year! Alliance doesn't want you to miss out on any early deals, so we will be distributing your Holiday Club Account funds to you on September 30, 2010. If you live outside the St. Louis metro area and do not have an Alliance checking account, ATM card or VISA Debit card, your check will be mailed to you.

Next year's Holiday Club Account will open automatically with your next payroll deduction or deposit. To increase your deduction, or to open a new Holiday Club account, call (636) 343-7005, ext. 2000 or (800) 541-6131.

Your funds will be transferred on September 30!

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. For more information, go to www.kurtwarner.org. Thank you for remembering to keep your neighbors warm this winter.

Thanks for your support!

Relax—
Welcome Home

You might not know it from the daily news, but this is a good time to apply for a home loan.

The bad news headlines about mortgages mostly tell about homeowners who made risky mortgages through mortgage loan brokers no longer in business.

We don't operate that way. You're a member, a part owner of the credit union. It's important to us that you can get a loan that matches your needs.

Rates are at historic lows and our terms are flexible. A home loan specialist can help you through the entire process and will be there to answer all your questions.

Call us today to start your home loan process. And then relax—welcome home.

*Call us today at
636-343-7005, ext. 8140!*



Liberty Mutual

Save on Your Car and Home Insurance! Contact your area representative today!

Liberty Mutual has teamed up with Alliance Credit Union to offer its members significant savings on auto and home insurance. We offer excellent products with personal service, and since you are an Alliance member, you may receive a discount off our already competitive prices. Contact your personal sales representative for your branch today!



Serving South County!

Lauren Christian
Liberty Mutual Group
Sales Representative
12250 Weber Hill Rd
Sunset Hills, MO 63127
(314) 843-0600 ext. 55159
Fax. 314-843-7193



Serving North County!

Brie Sullinger
Liberty Mutual Group
Sales Representative
5585 Pershing Ave.,
Suite 101
St. Louis, MO 63112
(314) 361-2344 ext. 56585
Fax. 314-361-7065



Serving St. Charles!

Allissa Moore
Liberty Mutual Group
Sales Representative
4607 Highway K
O'Fallon, MO 63368
888-443-7536, ext. 56680
Fax. 636-329-0794

Labor Day 2010

**Alliance Credit Union will be closed on
Monday, September 6th, 2010 in
observance of Labor Day.**



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. - Thur.8:30 am - 5:30 pm
Friday8:30 am - 6 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

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!