

HORIZONS

Live Chat



New! Online Chat Provides Another Level of Service

Now you can chat instantly and securely with an Alliance Member Service Representative

inside Virtual Branch as well as on our website. This will allow us to address any questions or issues that you may have in real-time.

Online chat allows you to immediately chat with our staff about account inquiries, our website or for technical assistance regarding online banking.

You can get the answers that you are looking for at the time that you need them most!

Why Choose Chat?

- More private than a phone conversation when people are nearby
- Ability to multi-task while chatting
- You can quickly receive forms and links within the chat session
- Eliminates long phone menus to connect with the right person/department
- Prefer to type rather than speak to customer service
- You can send completed applications and sensitive information to a secure email
- Desktop Sharing - allows you to share your screen with a member service representative

How to Start a Chat Session:

Starting a chat session is easy! Simply click on the "Member Chat" tab located on the top right-hand side of each page inside Virtual Branch. A dialogue box will appear letting you know that a Member Service Representative will be with you shortly. If you are anywhere on our website (www.alliancecu.com), click on the icon illustrated on the top righthand corner of this page.



Online Chat Hours:

Monday - Friday: 8:30 am to 5:30 pm
Saturday: 8:30 am to 12:30 pm

One more method for Alliance Credit Union to serve you better!

3/1-Year Combo ARMs as low as 2.801%^{APR}

Looking for a lower initial payment? Want to qualify for a higher loan amount? Or, perhaps you only plan to live in your home for a limited number of years - if you answered "yes" to any of these questions then you may want to consider an Alliance Combo ARM.

Our loans have many special features that you will not find with most other lenders. Why? Because we service your loan and hold it in our portfolio. Depending on the loan that you choose, rates are fixed for the first 3, 5, 7 or 10 years. After the initial fixed-rate period, the loan may adjust annually and the loan payment could go up or down based on the most current one year U.S. Treasury Note. All loans have 5% rate increase cap.

Special Alliance Features:

- No escrow account required for taxes or insurance
- No private mortgage insurance with 10% equity
- No discount points
- Same great rate for "Jumbo" loans as smaller loans
- 5% lifetime interest rate cap over the initial fixed rate (most lenders have a 6% cap)
- 30-year amortization schedule

Questions? We have home loan specialists ready to help. Call us at **636-343-7005, ext. 3000.**

Apply online 24/7 at www.alliancecu.com!



* 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 08/15/11. 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.

Cell Phones for Soldiers Program



Turn donated cell phones into free calling cards for overseas troops!

Help our troops call home... free! Cell Phones for Soldiers is a program supported by GM that keeps our troops overseas connected to their loved ones back home.

Every 16 months, U.S. consumers retire an estimated 130 million cell phones and only 2 percent of those phones are currently being recycled. This year, the charity hopes to turn old cell phones into more than 12 million minutes of prepaid calling cards for

U.S. troops stationed overseas.

How the program works: The phones are sent to a wireless recycling firm, ReCellular, which pays Cell Phones for Soldiers for the phones. Approximately half of the phones collected will be reused. Functional phones are reconditioned and reprogrammed before being sold to wholesalers from more than 40 countries. Phones that cannot be resold are dismantled and recycled.

Want to help? Just donate a used cell phone during your next visit to any Alliance branch office. Your phone will be recycled and the funds will be used to help purchase 60-minute calling cards for soldiers to call home with! It's easy to protect the planet and help our soldiers stationed overseas call home by simply collecting obsolete cell phones and recycling them. Visit www.mygmdiscount.com/phone to learn more!

Your Holiday Club Funds Available

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, 2011. 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.

Parents: Reloadable Prepaid VISA® Debit Cards Offer Convenience, Security & Accountability

Reloadable Prepaid VISA® Debit Cards from Alliance Credit Union allows parents to provide funds to their college students **by phone or online, 24 hours a day!**

Your student will have immediate access to funds and you will have the ability to see where the money is actually being spent. The card is accepted at more than 1 million ATMs worldwide, so it doesn't matter if they are attending a college far away or close to home.

Call a member service representative, or stop in any of our branch offices to get yours today!

Card Benefits Include:

- Manage & track your prepaid debit card from your computer at any time!
- Put an end to being overdrawn or paying overdraft fees!
- Teaches kids financial responsibility!
- Zero Liability Protection from fraudulent use of a lost or stolen card.



We will be closed Monday, September 5th, 2011 to observe Labor Day!

(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 - 5:30pm
Saturday.....9 am - noon

Call Center

Operating Hours:

Mon. - 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

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

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

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. 3000

Call today for an appointment

