

C.U. NEWS

**ALLIANCE
FINANCIAL
CREDIT
UNION**

**Volume 23
Issue 2**

April

2008

**Inside this
issue:**

Grand Opening	1
Economic Stimulus	1
Privacy	2

Contact Info:

Address:
404 Lathrop Avenue
River Forest, IL 60305

Phone: (708) 383-6100

FAX: (708) 383-4801

Hours:

Mon. Tues. Th. Fri.

9:00 AM—5:30 PM

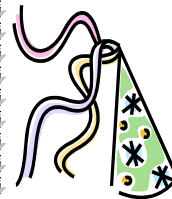
Wed.

10:00 AM—1:00 PM

**Serving our mem-
bers since 1954.**

GRAND OPENING CELEBRATION!!

We've settled into our new office and now we are ready to throw a party! Join us Tuesday, April 22, 2008 between 10:00 a.m. and 5:00 p.m. for our Grand Opening Celebration. We will have door prizes and treats available during the entire event. Tour the new offices and see why we are excited about our new location.



DO IT YOURSELF ECONOMIC STIMULUS PACKAGES!!

During the next few months many credit union members will be receiving a tax rebate from the US government as a result of legislation passed to improve the economy. Whether you are looking to save the rebate or use the rebate to pay down debt, make purchases, or any other needs the credit union has the tools to turn the rebate check into a way to improve your own economy!

Save your tax rebate
Tax Rebate Certificate Special
\$600.00 Minimum
12-Month Term
2.50% A.P.Y.*

*A.P.Y. = Annual Percentage Yield. The certificate rate is accurate as of April 1, 2008. Once purchased the rate remains fixed for the term of the certificate. The A.P.Y. does not take into account the effect of fees if any on these accounts. A 90-day dividend penalty will be imposed for early withdrawal. The Annual Percentage yield is based on the assumption dividends will remain on deposit until maturity. A withdrawal of dividend will reduce earnings. Minimum \$600.00 deposit. Offer valid until June 30, 2008 or until a total of \$250,000.00 is invested.

Borrow at these low interest rates with your Tax Rebate **Tax Rebate Loan Specials**

Loan Type	A.P.R.*
Share Secured	3.50%
Certificate Secured	4.50%
75% Secured	5.50%
50% Secured	6.50%
25% Secured	7.50%

These loans are loans which use shares on deposit at the credit union as collateral. The account is "frozen" and held as collateral for the loan. Payments towards the loan may reduce the amount of share savings held. Funds pledged as collateral continue to earn dividends. They work as simple as this:

Deposit	Borrow	Loan Type
\$600.00	\$600.00	Share/Cert Secured
\$600.00	\$800.00	75% Secured
\$600.00	\$1,200.00	50% Secured
\$600.00	\$2,400.00	25% Secured

Pledge even higher amounts to borrow more!
No credit check required for Share Secured or Certificate Secured Loans.

*Annual Percentage Rate Offer valid until 6/30/08 or until a total of \$250,000.00 is borrowed.

Thank You!! - We couldn't do it without you!!

We'd like to thank all the members who attended the annual meeting, which took place on February 25, 2008 in Oak Park Village Hall in Council Chambers. We would also like to congratulate and welcome our newest additions to the board of directors; Mike Otters and Kevin Murphy. We also said goodbye to three board members at the meeting who stepped down; Mike Aguayo, Ladon Reynolds, and Craig Rutz. We thank them for their service and wish them well.

We care about our member's privacy. Here is our annual reminder of our privacy statement/policy:

Categories of information that we may collect: We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with our affiliates, others, or us such as: your account balance, payment history, parties to transactions and debit card usage.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Categories of Information that we may disclose: We do not disclose any nonpublic personal information about members or former members to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member we will adhere to the privacy policies and practices as described in this notice.

Disclosure as permitted by law: We may disclose all the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Confidentiality and security: We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information please contact us.

Important Stuff!!

HOLIDAY CLOSINGS: The credit union will be closed on the following holidays: Monday May 26, 2008 (Memorial Day) and Friday, July 4, 2008 (Independence Day).

ROUTING/ABA NUMBER: Our routing number is 271987237. Use this number for automated deposits/payments.

CHECK RE-PRESENTMENT: Checks payable to AFCU which are returned NSF will be re-presented electronically.

MORTGAGE DIVISION: For information on real estate loans call Al Vasquez at ELB Mortgage Service at 877-352-2777.

INSURANCE SERVICES: If you have received a letter regarding vehicle insurance for your credit union financed vehicle please have your insurance agent call: 800-523-6404.

INSURANCE DIVISION: The credit union offers various insurance services such as life, health, home and auto insurance in cooperation with CUNA Mutual and Liberty Mutual. Please call the following numbers for complete details.

Life, Accidental Death & Dismemberment 1-800-356-6006

Auto, Homeowners 1-888-380-9287

To opt out of future direct mail solicitations for insurance services please contact the credit union. These insurance products are not a deposit and are not insured by the NCUA or underwritten or guaranteed by Alliance Financial Credit Union.

LOST PASSPORT (ATM/DEBIT) CARD: Please call BOTH of the following numbers immediately to report a lost or stolen Passport (ATM/Debit) Card: 800-453-4270 AND 800-523-4175.

STAFF/BOARD MEMBERS: Aric Duncan, Mel Kinfe, Mark Lenaway, Maya Melara, Adolfo Benages, Lillian Catala, James Greenwood, Pamela Mahn, Cedric Melton, Kevin Murphy, Mike Otters and Gregory Peters.

CREDIT BUREAUS: Get annual credit reports for free! www.annualcreditreport.com or 877-322-8228

AFCU WEBSITE: www.alliancefinancialcu.com