

C.U. NEWS

ALLIANCE
FINANCIAL
CREDIT
UNION

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Hours:

Monday—Friday
8:30 AM—3:00 PM

Serving our
members since
1954.

Are you hearing the ghost of Holidays past??



Has the recent holiday season left your finances in a *frighting* situation? Are you paying *scary* credit card interest rates on past holiday purchase. Put an end to these nightmares with a club account.

A club account is a savings account which can be opened when saving for a special purpose: holidays, vacation, taxes or any purpose. These accounts are kept separate from regular share savings account and earn the same dividend rate as the regular share savings account. Deposits and withdrawals can be made at any time by any convenient method. Make the next holiday season a little easier by saving ahead!



FASTER THAN LIGHTNING!!

IRS Direct Deposit is the quick, safe, and easy way to get IRS refunds delivered. This service offers electronic direct deposit of federal tax refunds. Consider the benefits of IRS Direct Deposit:



Quicker: According to the IRS, direct deposit will enable the IRS to process refunds three weeks earlier than by mail.

Safer: This is no check to get lost or stolen.

Simple to enroll: A direct deposit for is automatically provided on the all tax forms. Simple complete the form using your account number, our routing and transit number (271987237), and indicate savings or checking account.



ANNUAL MEETING NOTICE—Decision 2007

Its not the presidential election but it is an election for the credit union board of directors. As a member-owned and operated financial cooperative, our credit union is operated by a nine-member board of directors. The board of director positions are filled by members of the credit union. The directors are elected at our Annual Meeting.

The credit union annual meeting will be held on February 26, 2007 at 5:00 p.m. in Oak Park Village Hall in Council Chambers. All members are encouraged to attend. In addition to the election of the board of directors we update our members on the progress of the credit union. Three long-term board members will be stepping down at this meeting (Avis Rudner, Desiree Scully, George Lazewski) so come and wish them well!!



Automated Transaction Service is easy and free!!

Looking for an easy way to deposit or withdrawal funds between the credit union and another financial institution? Our Automated Transaction Service lets you perform these transactions with one simple phone call. All transactions are treated as direct deposits so most banks will give same credit availability for the deposit instead of a multiple-day hold for a check deposit. The best part about our Automated Transaction Service is its totally free!

1. Enroll in Automated Transaction Service.



Contact the credit union for an enrollment form and return to the credit union with a voided check from the checking account at the other financial institution. Please limit your enrollment to only one other financial institution.

2. Withdrawals from credit union share savings .



Simply call the credit union and let us know how much you want to withdrawal from share savings. We will send the to your bank checking account and it will post on the next business day for convenient access from your local bank.

3. Deposits to credit union share savings.



Simply call the credit union and let us know how much to deposit to share savings. We will withdrawal the funds from your bank checking account and it will post on the next business day so save at the credit union.

4. Set up a recurring deposit or withdrawal



Let our computers do the work and set up monthly recurring deposit or withdrawal. We can automatically process these transactions on the 5th, 20th, or last day of every month and you don't even have to call!

Important Stuff!!

HOLIDAY CLOSINGS: The credit union will be closed on the following holidays: Monday, 15, 2007 (Martin Luther King Holiday), February 19, 2007 (President's 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 800-773-2777.

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, Mark Lenaway, Maya Melara, Xochitl Ramirez/George Lazewski, Pamela Mahn, Cedric Melton, Gregory Peters, Avis Rudner, Desiree Scully., Adolfo Benages, Craig Rutz, Ladon Reynolds..

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