

# C.U. NEWS

ALLIANCE  
FINANCIAL  
CREDIT  
UNION

Volume 23  
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2008

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## 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.



## 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 re-funds three weeks earlier than by mail.

**Safer:** There is no check to get lost or stolen.

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



ALLIANCE FINANCIAL CREDIT UNION

## Please Note!!!

Any member who earned \$10.00 or more in dividends during 2007 will be issued a **1099** statement indicating the amount of dividends earned for 2007. The form should be received by the end of January but does NOT need to be submitted with your tax return. Please retain the enclosed year-end statement for other needed information.

## ATTEND OUR ANNUAL MEETING

The Credit Union annual meeting will be held February 25, 2008 at 5:00 P.M. at the Oak Park Village Hall in Council Chambers (CC). All members are encouraged to attend. The agenda will include the reports of the officers, committees, election of directors, treats and door prizes. Hope to see you there.





### **OPEN 24 HOURS A DAY!**

While you may not need the credit union a 2:00 a.m. isn't it nice to know its available? Our automated telephone system ALFI (Alliance Financial Intelligence System) is available 24 hours a day, 7 days a week! This system allows you to obtain most account information and perform transactions by utilizing your touch tone phone. Just look at what you can do anytime, day or night:

- ✓ Obtain account balances
- ✓ Review account history
- ✓ Search for cleared checks (credit union checking accounts)
- ✓ Transfer funds between credit union accounts
- ✓ Process withdrawal checks and have them mailed to your home address or pick up at the office
- ✓ Obtain loan payment information (Loan Calculator)
- ✓ Obtain current dividend rate/loan rate/special promotions information
- ✓ Obtain credit union office hours
- ✓ Change access code

Using the system is easy. Simply call the credit union at 708-383-6100, press 1 to enter the automated system, enter your account number, enter your access code and follow the commands. Exclude the "1/" in front of the account number, the ".0" after the account number, and the last digit on checking accounts. The access code defaults to the last four digits of your social security number but can be changed using the system. If you forget your access code simply speak with a staff member to reset your access code to the last four digits of your social security number. Credit union service = 24/7 account access!

### **ALLIANCE FINANCIAL C.U. LOCATION:**

## **404 LATHROP, RIVER FOREST IL. 60305**

### **Important Stuff!!**

**HOLIDAY CLOSINGS:** The credit union will be closed on the following holidays: Monday January 21st, 2008 (Martin Luther King Jr Holiday) and Monday February 18, 2008 (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 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, Gregory Peters, Ladon Reynolds, and Craig Rutz.

**CREDIT BUREAUS:** Get annual credit reports for free! [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228

**AFCU WEBSITE:** [www.alliancefinancialcu.com](http://www.alliancefinancialcu.com)