

C.U. NEWSLETTER

**ALLIANCE
FINANCIAL
CREDIT
UNION**

**Volume 24
Issue 1**

**January
2009**

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Hours:

M, T, Th, F

9:00 AM—5:30 PM

W

10:00AM - 1:00 PM



CREDIT AVAILABLE!!!!!!!

Remember the \$700 billion bailout anyone? Remember why it was absolutely crucial that congress vote in favor of the financial rescue package? Well congress did, but since then Wall Street seems to have decided to use the money for all business operations except lending because Average Joe on Main Street still cant get loans from banks!

Luckily for our members, your reliable credit union has never stopped lending, nor are we about to slow down. While banks flip flop with their loan policies every time a TV expert utters "recession," Alliance Financial CU is proud to do all the heavy lifting needed to pull our members through this time of economic difficulty. The safety of our business model, and the strength of our federal deposit insurance, make us a very wise choice for your banking needs through this recession period.

MAKE IT YOUR FAMILY CREDIT UNION!

We all like to show off to our relatives and friends that we have connections, don't we? Well here is an opportunity to show off again and say "just tell them you're my relative and they will help you." Refer your relatives to the credit union and we'll help them open a membership with us! That's right, your relatives (of all ages) by blood, marriage, and adoption are eligible to apply for membership with the credit union. Remember all the money they've borrowed from you and never paid you back? Once they become members of the credit union they will become eligible immediately to apply for loans and borrow money from us, not you! Refer your relatives to us even they already have a bank account elsewhere, after all if their bank was any help they wouldn't be asking for loans from you all the time.

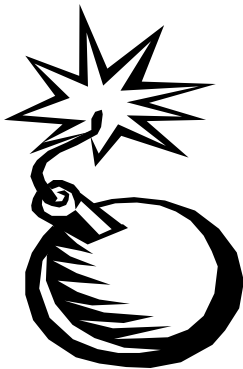


A DYNAMITE IDEA!!

Forget trimming the waistline or quitting cigarettes, after the woeful recession of 2008, most of us will be setting goals to save more money for 2009. How about a new years resolution that is actually attainable like saving more money this year!!

If you gave gifts of tube socks and pajamas instead of the Nintendo Wii your loved ones asked Santa for in 2008, its time to start saving to make 2009 holiday season a better one. Open a Club Account with the credit union and you will realize how easy it is to save money!!

A club account is a goal-setter savings account that allows you to save money for specific purposes separately from your share savings account. Direct deposits can be made to your club account through payroll deduction. Put money away every pay period and ignore it till the end of year holiday season and you'll realize that saving more can be easy!!!



TAX REFUNDS THROUGH IRS DIRECT DEPOSIT!

As is the case every tax season, the IRS will mail out income tax return checks between May and July of 2009 depending on your social security number. Here is a tip, you can cut the wait period and get your refund much sooner! This year have your refund deposited directly into your account and discover what 61 million Americans have realized about IRS direct deposits:

QUICK: Direct Deposit will enable the IRS to process your refunds three weeks faster than you would have gotten it if you were getting a check in the mail.

SECURE: this method is very secure, there is no check to get lost in the mail. Each year thousands of refund checks are returned in the mail by the US Post Office to the IRS as undeliverable mail. Direct Deposit prevents that, and is the best way to guard against having a refund check stolen.

EASY TO ENROLL: A direct deposit form is provided on the back of all tax forms. Simply complete the form using your account number at the credit union, our routing and transit number (271987237) and indicate savings or checking account.



You auto buy now!

Winter is the time to buy the new car or like-new car you have been putting off buying. Who wants to be pulled over on the side of the street in this cold Chicago winter because your 1990's old car malfunctions every winter like our beloved Chicago Bears? Now is the time to buy - the showrooms are packed with brand new cars that Sammy Salesman couldn't sell last year and he is aching to close a deal! Remember, unlike our members, most people are getting sensible loans from their banks in today's market to buy vehicles, so there will be huge discounts and rebates galore at the dealerships!! The savings don't stop there with car values, our credit union loan rates are typically lower than bank rates and dealer financing.

Important Stuff!!

HOLIDAY CLOSINGS: The credit union will be closed on the following holidays: Monday, January 19, 2009 (Martin Luther King Jr Holiday); Monday, February 16, 2009 (President's Day); Monday, February 23, 2009 Close at 3:00 p.m. for Annual Meeting.

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.

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.

AFCU WEBSITE: www.alliancefinancialcu.com