

C.U. NEWS

**ALLIANCE
FINANCIAL
CREDIT
UNION**

**Volume 23
Issue 3**

July

2008

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Hours:
Mon. Tues. Th. Fri.
9:00 AM—5:30 PM
Wed.
10:00 AM—1:00 PM

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

MAKE LIFE EASY AND WIN!!

Its late at night. You might think the credit union is closed but we're not! In fact, you can access your account 24 hours a day, 7 days a week via our web site/home banking!!

Our home banking service is easy to get started. An enrollment form must be completed which can be obtained by visiting our web site at alliancefinancialcu.com or contacting the credit union. Once the form is received by the credit union an email will be sent within 24-48 hours to let you know the account is set up.

Once the account is set up you will be able to perform the following all from the ease of a personal computer with internet access:

- ◆ Get account balances
- ◆ Review account history
- ◆ Perform transfers/request withdraw checks
- ◆ Receive e-statements
- ◆ Download account history

Our home banking program is free to use* and available around the clock. In fact, take advantage of our home banking program and enroll for this service between July 1, 2008 and August 31, 2008 and we will automatically enter you in a drawing for a \$50.00 VISA gift card. There will be four \$50.00 gift cards awarded. Members who are already enrolled in home banking will be entered in a separate drawing for a \$50.00 gift card as a thank you for already using this service. So take advantage of our home banking and make your life a little easier, and you may end up winning a gift card along the way!!

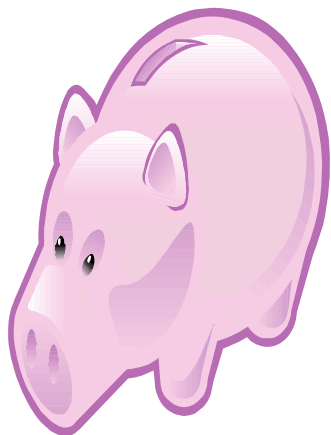
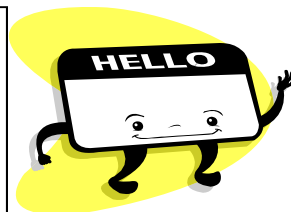
*E-statements are automatically included in the home banking package. Members who continue to desire to receive a paper statement mailed from the credit union will incur a \$3.00 per statement charge.

PROTECT YOUR IDENTIY ON SHRED DAY!

We will be joining with other area credit unions on Saturday, August 9, 2008 between 9:00 a.m. and 12:00 p.m. for a free shred day. A shredding truck will be present and all members are invited to bring one box of shredding materials. The event will be held at Bell West Community Credit Union 9930 Southwest Hwy, Oak Lawn, IL 60543. Please contact our credit union for more information.

Say hello

Welcome to our newest employee Greg Mathole! Greg started in June and is bringing a professional background to the credit union. He will be available to answer questions, perform transactions, and a whole lot more. Please be sure to meet Greg the next time you are in the office.



Improved Money Market Accounts

We have improved the credit union's money market account! In addition to being able to access the account on our home banking and automated account telephone services, there is much more now available. Monthly statements will now be issued on the Money Market accounts. In addition, the account can now support members who wish to order checks to write against money market account balances and/or authorize recurring debit/credit entries to these accounts for such things as payroll deductions and/or recurring bills. The account is limited to 6 withdrawals per month (no more than three of which can be by checks). The minimum balance is the same (\$500.00) and there is no set maturity date. Dividend also remained the same. Existing money market account holders were converted to this new format effective 07/01/08. Please contact the credit union for a full disclosure on this account to discover our improved money market accounts.

Unsure of investing at low rates—Try our new Variable Rate Share Certificate

Many members don't want to "lock up" funds in a low rate environment for fear of loss of higher earnings when rates increase. Eliminate the interest rate worry with our new Variable Rate Share Certificate.

A variable rate share certificate is similar to our regular share certificate but instead of a fixed rate, the rate may change. This means as rates increase so will your investment. A low \$500.00 minimum is required. Rates are subject to change monthly as approved by the board of directors. However, this new investment has flexibility by allowing additional deposits at any time during the certificate term by any method (payroll deduction, one-time deposits, etc). Early withdrawals are allowed with penalty and the investment closed. Variable rate share certificates are available for a one-year term. Current Annual Percentage Yield is 1.50%. Please contact the credit union for a full account disclosure.

Important Stuff!!

HOLIDAY CLOSINGS: The credit union will be closed on the following holidays: Monday September 1, 2008 (Labor Day) and Monday, October 13, 2008 (Columbus 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, Mark Lenaway, Gregory Mathole, 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