

# C.U. NEWS

ALLIANCE  
FINANCIAL  
CREDIT  
UNION

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## Contact Info:

Address:  
101 Madison St.  
Suite 200  
Oak Park, IL 60302

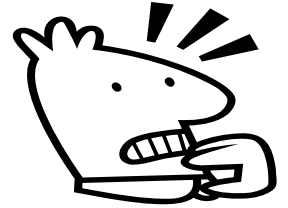
Phone: (708) 383-6100

FAX: (708) 383-4801

Hours:  
Monday—Friday  
8:30 AM—3:00 PM

Serving our  
members since  
1954.

## Afraid of commitment?? Our Money Market Share Certificate won't tie you down.



Do you want flexibility and a competitive dividend yield? Then check out our Money Market Share Certificate. It provides both the flexibility of withdrawals and additional deposits with the benefits of higher yielding account compared to a basic savings or other money market accounts. Only a \$500.00 minimum balance is required for one year. The best part is a variable rate so the rate will increase as market rates increase. The only limitations are a minimum balance of \$500.00 for at least one year and withdrawals must be at least \$100.00 or more. The Money Market Share Certificate is currently 2.50% A.P.Y.\* Compare this rate to regular savings rates or Money Markets which actually require a higher minimum balance. Don't tie down large amounts of money with locked rates, enjoy flexibility and a competitive yield that can go up with our Money Market Share Certificate.

\*A.P.Y. = Annual Percentage Yield. The A.P.Y.'s are correct as of 10/04/06. The A.P.Y. does not take into account the effect of fees, if any on these accounts. Member must complete deposit of \$50.00 in your regular share account as a condition of membership. Dividends are paid from current income and available earnings, after required reserve transfers at the end of the dividend period. Dividends are compounded and credited quarterly. Full account disclosure available upon request. A 90-day dividend early withdrawal penalty will be imposed for early withdrawal of the entire principle. Partial withdrawals are allowed of \$100.00 or more. Variable rate accounts subject to change quarterly by the credit union board of directors. Dividends are calculated by the Daily Balance Method which applies a periodic rate to the daily balance in the account for the period. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. Additional deposits are allowed.



## Looking for an adventure?? Join our board of directors

Interested in learning more or helping the credit union? Consider becoming a member of our board of directors. Our Annual Meeting is next February where our board of directors is elected. Four board member positions will be slated/elected at the meeting. The Directors are responsible for making strategic decisions that will determine the direction of the credit union. . Also, the directors make decisions on policies, set goals, and review credit union performance. The term of office is 2 years and attendance at monthly board meetings is required. Please call the office for a Board Member Job Description and Application. Applications must be returned by December 15, 2006 for review by our Nomination Committee.

### **Don't get hooked by Phishers!!**

E mail and the Internet provide tremendous communications and making life easier. However, such tools have also brought new forms of scams. A popular form of scam designed to obtain your personal information is Phishing.

Phishing is an attempt to acquire sensitive information (passwords, account information, credit card numbers, etc) by masquerading as a trustworthy person or business in an electronic form such as email or instant message. Typically the message will include some type of warning or problem related to the recipient's account and requests the recipient to respond by following a link to a fraudulent web site or to an email address. These messages appear convincing copying the logo and even developing official-looking email addresses.

Here are some tips on how to avoid being trapped by Phishers:

- Be suspicious any email with urgent request for personal financial information
- Don't use the links in an email to get to any web page if you suspect the message might not be authentic.
- Avoid filling out of forms in email messages that ask for personal financial information. Communication such information via a secure website or the telephone.
- Always ensure that you're using a secure website when submitting credit card or other sensitive information.
- Always review your financial statements.

**COMING IN 2007!!!!**

**WEB SITE AND HOME BANKING.**

**WATCH FOR INFORMATION IN THE FIRST QUARTER OF 2007!!**

### **Important Stuff!!**

**HOLIDAY CLOSINGS:** The credit union will be closed on the following holidays: Thursday, November 23, 2006 (Thanksgiving), Friday, November 24, 2006 (Thanksgiving Holiday), Monday, December 25th, 2006 (Christmas), January 1, 2007 (New Year's Day), January 15, 2007 (Martin Luther King Jr Holiday).

**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..

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