

C.U. NEWSLETTER

**ALLIANCE
FINANCIAL
CREDIT
UNION**

**Volume 24
Issue 2**

**April
2009**

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Hours:

M, T, Th, F
9: 00 AM—5:30 PM
W
10:00AM - 1:00 PM



THE BAILOUT YOU REALLY NEED!!

The credit card bailout plan is here!! Here is a plan that will affect your finances directly and immediately without waiting months for some trickle down effect. We've all heard financial experts talk about what to do with credit card debt - "Cut up your credit cards, burn 'em, throw them in a lake!" That's well and good, but the real question most people have is, where can they find great financing to pay off their credit cards before they cut them up!

Your trusted credit union gets it, and we have just the loan you need to help you consolidate your credit card debt. With a line of credit loan at 6.25% APR you can consolidate a few of your credit cards that have interest rates of 10%, 15%, 20%, or even higher!

Contact the credit union to apply for this loan today. It won't take you long to see the impact of this bailout, call today and your bills will be lower by next month!

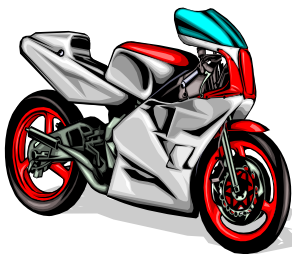
EMAIL DRIVE!

One of our greatest strengths as a financial establishment is that unlike the big, whales of banks, we are an institution that is dedicated to giving great service to you and your families. We take very seriously all aspects of customer service, and we regard great communication to be the foundation. It is with that spirit that the credit union will be making an aggressive push to increase communication with you by e mail. We want to always be connected and update you of events and promotions at the credit union at all times. Physical addresses and phone numbers change, but e mail gives us a great chance of always reaching you. Please be alerted however, that the credit union will NEVER ask you for your detailed personal information by e mail. Please be suspicious of any mail asking you for your details claiming to be from the credit union.



GREAT MOTORBIKE LOANS FOR THE SUMMER!

We said in the winter 2009 newsletter that this year was a great year to buy vehicles because of the slow economy, dealerships are dying to make deals. Couple that with the reliable, low rate credit union financing and you'll understand why most of our members were pleasantly surprised this at how low their payments were for the new vehicles they bought. Congratulations if you took advantage of our low interest rates and went shopping for a vehicle. And now the same economic circumstances combined together with the low rates at your trusted credit union, present more deals for you this summer. Biker dudes and ladies, its your turn to take advantage of this great opportunity and go shopping for new or used motorbikes this summer. Postpone getting your dream bike NO MORE and let the dealerships fall all over themselves with offers of deep discounts and rebates galore! Unfortunately not everyone can be a member of our credit union and enjoy the great rates we offer, but for our members this will be a great summer!



PRIVACY POLICY

We care about our members' privacy. Here is our annual reminder of our privacy statement/policy:

Categories of information we may collect:

We collect non-public personal information about you from the following sources:

--information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income.

--information about your transactions with our affiliates, others, or us such as: your account balance, payment history, parties to transactions, and debit card usage.

--Information we receive from a consumer reporting agency, such as your credit history.

Categories of information that we may disclose: We do not disclose any non-public personal information about our members or former members to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member we will adhere to the privacy policies as described in his notice.

Disclosure as permitted by law: We may disclose all information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Confidentiality and security: We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information, please contact us.



SAFE INTERNET SHOPPING TIP:

The sluggish economic environment has unfortunately brought out desperate crooks and scammers in full force, and to our dismay they are lurking around the biggest shopping center we know today – the internet. The Internet Crime Complaint Center, a group that's a partnership between the FBI, the Bureau of Justice Assistance, and the White Collar Crime Center, reposted in March of 2009 that internet crime has gone up by 33% this year compared to last year. More than 275,000 complaints were filed resulting in reported financial losses of \$265 million. Protect yourself by shopping from secure, credible websites. You can also add another layer of protection by using a card that is not linked to any of your accounts or credit lines

when you shop on the internet. Call the credit union to inquire about our Debit Pass, a Mastercard branded card that works exactly like your other credit cards or debit cards without the risk of being linked to your accounts. Only the money you put in the card for the transaction is at risk, not your whole account. That's great for internet transactions! Members have to load money into the card for transactions. The Debit Pass is very popular with our members because of the peace of mind it gives them. You work too hard for your money, reduce risks of fraud by using the Debit Pass.

Important Stuff!:

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.

AFCU WEBSITE: www.alliancefinancialcu.com