

C. U. NEWSLETTER

ALLIANCE
FINANCIAL
CREDIT
UNION

Volume 26
Issue 1

January 2010

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ASK THE CREDIT UNION!!

How about this for a new decade's resolution, make a deal with yourself that from now on you will contact the credit union with all your questions regarding banking services and products. Even for what may seem like weird questions, **ASK THE CREDIT UNION!!** Unlike banks that are "too big to be bothered," we have a patient, friendly staff that is always happy to talk to you!

Banks want to "manage traffic" by referring you to a cluttered web site for all your information needs, but at the credit union we want to talk to you in person. We want you to remember that the credit union as a great resource, with real solutions for your inquiries, and not just a place for deposits and withdrawals!

For example, have you ever thought, "I wish I had the money to pay collection items on my credit report to fix my credit?" Well, you can **ASK THE CREDIT UNION!** Wish you could swap your 7 year old's piggy bank for a real account at a financial institution? **ASK THE CREDIT UNION** about accounts for minors! Buying a new car? **ASK THE CREDIT UNION** about rates, car prices, and negotiation tips before you go and tango with the nasty car salesman! We have more to offer than just deposits and withdrawals including products to meet your financial needs. Promise yourself you will always **ASK THE CREDIT UNION!**

COMING SOON: THE FRESH START LOAN

Tired of always feeling like your less than stellar credit is preventing you from having the kind of life you truly deserve? The credit union understands that a lot of bad things can happen to good people, leaving you with precarious situations like unpaid bills sent to collection. We are introducing the **FRESH START LOAN PROGRAM**, a loan designed to give our members an opportunity to rebuild their credit by paying off collection items on their credit reports! Between the **FRESH START** loan and our other loans, the credit union is committed to single-handedly dishing a major assault on debt!

The economy is expected to get better in 2010, and when it does we would like to help you not be an outsider looking in like a window shopper. Position yourself to be a part of the better days in 2010 and beyond by fixing your credit. Call the credit union to find out how the **FRESH START LOAN** program.



INVITATION: ANNUAL MEETING



Election time at the credit union is already here! As a member-owned and operated financial cooperative, our credit union is operated by a nine member board of directors (of which the positions are filled by members of the credit union through an election.) The directors are elected at our Annual Meeting held every February. A long term board member will be stepping down at this year's meeting (Adolfo Benages) so please come and wish him well!!

The credit union annual meeting will be held on February 22, 2010 at 5:00 pm in Oak Park Village Hall in Council Chambers. All members are encouraged to attend. In addition to the election of the board of directors, we will update our members on the progress of the credit union.



COMING SOON: ACCOUNTS FOR MINORS

When it comes to good things you wish to teach your kids, we hear from experts “start them at an early age!” The credit union also recognizes that starting early is the key to grooming your kids to be good at understanding banking tools, as well as not be intimidated by the banking system. The credit union is introducing two accounts for minors, one for kids from 0 to 13 years of age, and another for teens from 13 to 18 years.

Team up with the credit union and let us introduce your little ones to the concepts of saving and growing their accounts, and your teens to the concepts of interest rates and checking accounts. Experts agree that teens who are old enough to work (16yrs old) should have their own checking accounts, especially a credit union checking account which is a true **FREE CHECKING ACCOUNT!** Ask the credit union for details of these accounts and you will be glad you gave your kids this invaluable education.

NEW HOLIDAY CLUB ACCOUNT!!



If December holiday stress is an annual end of year occurrence for you, it's likely because every holiday season you are caught with a budget that is not December-ready!! Well, the **HOLIDAY CLUB** account is new account introduced by the credit union at **ABSOLUTELY NO FEE** to make 2010 holiday season less stressful and more about holiday excitement!



To help you save successfully, this account is designed to help you put the money in the account and **FORGET ABOUT IT!!** The condition with this account is that you will not be allowed to access the account without penalty until October when holiday shopping kicks off. For that reason, we advise that every paycheck you deposit an amount you won't miss, so that you save successfully.

It's that easy to beat December holiday stress, drop a little in your **HOLIDAY CLUB** account every pay check and **FORGET ABOUT IT!** Ask the credit union for more details.

We
Volunteers

are always looking for volunteers! If you have previous accounting, collection, or marketing experience and are looking for ways to volunteer we want to talk to you. Ask the credit union about ways you can volunteer!

Important Stuff!!

ROUTING/ABA NUMBER: Our routing number is 271987237. Use this number for automated deposits/payments.

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 the credit union during office hours or 1-800-523-4175 after normal office hours.

AFCU WEBSITE: www.alliancefinancialcu.com