



ALLIANCE
CREDIT UNION

Personal. Banking.

To Be Young Again SUMMER 2008

Smart Living



También interior:
Proteja sus centavos con una alimentación sana

To Be Young Again

You only live once. So make every decision count.

If you had the chance to travel back in time to visit with a younger you, would you commend yourself for the stellar financial choices you made, or berate yourself for bungling your shot at a comfortable retirement? For many of today's boomers and retirees, that visit would be an unpleasant one. According to a recent survey, 25% wish they had started saving for retirement sooner, 18% wish they had sought financial education, 15% wish they had paid down debt, and 12% wish they had invested more aggressively.*

It's no secret that the decisions you make today affect your life tomorrow. No matter your age or life stage, taking a cue from these results may help you get it right when it counts – now.

START SAVING SOONER

Rising energy, food and health care costs can make it seem impossible to save for the future. But the reality is that the more money you save, the less vulnerable you'll be to financial obstacles and setbacks. And the earlier, the better: An extra \$100 per month earning a 7% annual rate of return in a tax-deferred traditional IRA over 25 years amounts to an extra \$81,490 at retirement.** And only \$30,000 of that is your contributions; the rest is earnings. With just 10 years to save, a much larger \$250 monthly contribution at the same annual rate of return leaves you with just \$43,530 for retirement.** And you'll *still* have contributed \$30,000 of your own money.

continued on page 2

WWW.ALLIANCECREDITUNION.ORG
P.O. Box 18460 San Jose, CA 95158-8460 | 800-232-8669

Also inside

Bid Adieu to Debt
While it's easy to rack up debt, paying it off can be harder. But it's not impossible!

Bargain Hunting in Today's Market
Wall Street's bear market offers plenty of bargains for investors with a long timeline and high risk tolerance.

Stay Strong and Just Say No
Standing firm early on can help children learn to make smart financial choices into adulthood.

To Be Young Again, continued



The toughest part of implementing a savings plan is often getting started. We offer a range of savings vehicles and individual retirement accounts to help you realize your dreams. Talk to an Alliance Credit Union Member Relationship Manager (MRM) about which option is right for you.

SEEK FINANCIAL EDUCATION

An MRM can help you with more than choosing an appropriate savings vehicle: he or she offers individualized assistance in finding financial solutions that fit your goals and lifestyle. An MRM can answer your money questions and point you to helpful resources, like one of our free financial seminars or a CFS*** Investment Advisor.

Our investment professionals have the expertise and experience to help you create an investment strategy suited to your financial goals, timeline and risk tolerance. Whether you're looking for general financial planning, brokerage

services, college education planning or 401(k) investment advice, a free consultation with an investment advisor is a step in the right direction. To make an appointment with the Advisor nearest you, call **408-979-2478** in California, **910-793-2232** in North Carolina or toll-free **800-232-8669**.

PAY DOWN DEBT

Living completely debt-free may be an impossible dream. But now is the perfect time to learn to manage the debt you have and judge whether assuming more debt makes financial sense.

If more than 20% of your paycheck goes toward credit cards and loans (aside from your mortgage), you may be getting in over your head, according to the National Foundation for Credit Counseling. For tips on bringing your debt under control, flip to page 4. In addition to providing debt management services, Alliance also offers home equity loans and other debt consolidation tools to help you regain your financial edge.

Resources

Alliance Credit Union
Investment Advisors

408-979-2478 in California

910-793-2232 in North Carolina

BALANCE®

www.balancepro.net

INVEST MORE AGGRESSIVELY

A CFS Investment Advisor at Alliance Credit Union can help you develop an investment portfolio suitable to your goals, timeline and risk tolerance. Techniques like asset allocation (dividing your portfolio among different asset classes including stocks, bonds and cash equivalents) and diversification (investing in a range of different industries and different size companies) may help you ride out the market's ups and downs.

LET US HELP

While we can't help you turn back the hands of time, we can help you assess your current situation and make choices to benefit your future well-being. Just stop by your nearest financial center, call **800-232-8669** or visit www.alliancecreditunion.org to learn more.

* Source: Lincoln RetirementSM Institute 2007 survey.

** Rate of return is for illustration only; it does not represent the return of any actual investment. Your returns will vary. Withdrawals in retirement from a traditional IRA will be taxed as ordinary income. Withdrawals made before age 59½ may be subject to a 10% IRS penalty, as well.

*** Investment products and services offered through CUSO Financial Services, L.P. Investments offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer, are not NCUA/NCUSIF insured, not credit union guaranteed and may lose value. Representatives are employed by and registered through CFS (Member FINRA/SIPC).

Correction

In the spring 2008 edition of *Smart Living*, we included some misleading information about additional insurance coverage offered by ASI. The footnote in the page 8 article should have read:

Generally, if a credit union member has more than one account in the same credit union, those

accounts are added together and insured in the aggregate. There are exceptions, though. You may obtain additional separate coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and you properly complete account forms and applications. For example, if you have a regular share account and an Individual Retirement Account (IRA) at the same credit union, the regular share account is insured up to \$100,000 (\$350,000 at Alliance Credit Union) and the IRA

is separately insured up to \$250,000 (\$500,000 at Alliance Credit Union). However, if you have a regular share account, a share certificate and a share draft account, all in your own name, those accounts will be added together and insured up to \$100,000 (or \$350,000 at Alliance Credit Union) as your individual account.

We apologize for any confusion this may have caused.

Now's a Great Time to Buy a Home

Reap the long-term financial benefits of homeownership.

For many people, the “American Dream” includes owning a home. Maybe you want to live where you can't hear your neighbors. Or you yearn for a place you can decorate however you choose. Or you want the feeling of pride that comes with saying “it's mine.”

IT MAKES GOOD FINANCIAL SENSE

Whatever the emotional elements that factor into a desire for homeownership,

Selling in a Buyer's Market

Price it appropriately. Be realistic about the price you can get now ... not what you might have gotten a year ago. Learn as much as you can about your competition – the other homes for sale.

Make a good first impression. Make all minor repairs that are needed, touch up paint, clean everything 'til it sparkles and remove personal items so buyers can more easily picture themselves living there. Put excess belongings in storage to create a sense of spaciousness, even in closets and cupboards.

Offer incentives. You might consider paying discount points to lower a buyer's mortgage interest rate, paying closing costs, offering to include your appliances with the home or being flexible about the move-in date.

rest assured they are backed by sound financial benefits, too. As you repay your mortgage, you build equity (or ownership) in your home. Home equity can be an advantageous source of borrowing power in the future.

Because homeowners help create strong and stable communities, the government rewards homeowners with a variety of tax breaks. You may be able to deduct mortgage interest and real estate taxes on your income tax return.**

SEIZE THE DAY!

The real estate market's current combination of low mortgage interest rates and reduced home prices make it an ideal time for renters to cross the threshold to homeownership. Before you make the big move, be sure you're ready:

- **Create a budget.** To be sure you can comfortably afford your new house payment, add it to your current budget and try it out for a few months. Bonus: You can bank the difference to help with the down payment, closing costs or new furniture.

Resources

Alliance Credit Union
www.alliancecreditunion.org
408-445-3386 in San Jose
800-232-8669 Nationwide

Internal Revenue Service
www.irs.gov

- **Clear up debt.** Your credit score will affect your mortgage interest rate. If you pay off debt, your score will likely rise, potentially lowering your interest rate.
- **Save, save, save.** A hefty down payment will allow you to qualify for better interest rates, afford more home and start out with more equity.
- **Get pre-approved at Alliance Credit Union.** A Mortgage Representative will explain your mortgage options and help you choose one that meets your needs. Visit us at www.alliancecreditunion.org or call **408-445-3386** or **800-232-8669**.

* Past performance is not a guarantee of future results.
** Check with your tax advisor for deductibility in your situation.





Don't Let Debt Encroach On Your Dreams

You probably have a lot of financial dreams. Owning your own home. Traveling the world. Retiring to a warm climate. Many of these goals can be achieved by smart financial management and prudent saving. But one thing that can dash those dreams is carrying excessive debt. While most Americans have some kind of debt – a car loan, student loan or mortgage – large amounts of consumer debt can eat away at your monthly income, and your ability to work toward your goals.

THE PROBLEM WITH DEBT

People who spend a significant portion of their monthly income servicing debt instead of saving may find themselves in trouble in a financial emergency. And if they can't afford a car or home repair, they may end up putting it on a credit card – thus worsening their debt problem.

GETTING OUT OF THE DEBT TRAP...

While it's easy to rack up debt, paying it off can be harder. But it's not impossible!

Here are some tips to get started:

- 1. Minimize borrowing.** The first step to paying off debt is to stop adding to your debt load. Consider consolidating debt with a home equity loan or one low-rate credit card.
- 2. Strategize your payments.** Sit down with all of your credit card and loan statements. Write down each of the balances and interest rates. Then, tackle the loan with the highest interest rate first. Add any extra money you can to this payment. Once the first loan is paid off, take that payment and roll it in to the next highest interest rate loan.
- 3. Pay on time.** Make all of your payments on time. This will also help your credit score. After a few months of on-time payments, try calling your financial institutions to see if you may qualify for an interest-rate reduction.

... AND STAYING OUT

Once you say goodbye to high interest debt, make sure it never happens again. Only charge things to your credit card that you can afford to pay off every month. Build up an emergency savings account, so you have cash on hand in case of a financial set-back.

By focusing on your debt and paying it off, you can be on your way to achieving your financial dreams. Contact a Member Relationship Manager at Alliance Credit Union today to find out about debt consolidation and reduction. Our BALANCE® Financial Fitness program can help you on your way to financial freedom.

The Young and the Broke

Young people today have a lot of debt. With the high cost of tuition, many college students graduate with large student loan bills. They also tend to turn to credit cards for books, late-night pizzas or spring break trips. Starting a career seriously in debt can make it harder to get ahead. Many young workers postpone contributing to their 401(k)s or other retirement accounts because they are too busy paying off debt.

To make sure your children don't end up in this situation, start educating them about credit when they are young. Warn them of the dangers of debt and the importance of not spending more than they can afford.

It may also be a good idea to teach them about delayed gratification. Young people often aren't prepared to wait for the things they want because their parents never made them. By showing them the satisfaction of saving and paying for things in cash, they may be able to avoid the lure of instant credit.

Resources

Alliance Credit Union
www.alliancecreditunion.org
408-445-3386 in San Jose
800-232-8669 Nationwide

BALANCE®
www.balancepro.net

Strategies for Bargain Investing

Wall Street's bear market offers plenty of deals for investors.

Many investors are paralyzed by fear when faced with volatile market conditions. Unfortunately, this fear leads to emotional, rather than rational, investing strategies. Instead of taking advantage of bargain buying opportunities, investors tend to “wait it out” until prices are up and the market has recovered.

What's wrong with jumping in and out of the market?

- 1. Overreacting to current market conditions** may undermine your long-term strategy, especially if you sell at a loss or miss out on market gains.
- 2. Timing the market is nearly impossible.** For most investors, staying the course with regular investments provides the most consistent returns over time.
- 3. History may repeat itself.** In the past, even the biggest drops were eventually followed by a rise.* For example, bargain hunters who swooped in after the 22.1% drop in the markets in 2002 were rewarded with a 28.7% return the following year.**

BUYING ON SALE

Shoppers flock to sales at their favorite stores, but don't respond with the same enthusiasm to low points in the stock market, which are essentially “sales” on Wall Street. When share prices are lower, you can purchase more shares



with fewer dollars. It's like buying something on clearance (a barbecue grill at the end of the summer, for example), rather than paying full price at the start of next season.

Current low prices across many industries have created some rare opportunities for growth. Careful consideration of the risks involved in light of your time horizon and other factors can help you strike a smart deal.

Think long-term. While every previous bear market has eventually turned around and delivered positive returns, there are no guarantees in investing. Stocks you buy “on sale” today may take years to bounce back, so a buy-and-hold strategy can help you ride out the volatility.

Buy in regular intervals. Rather than plunking down a lump sum, consider investing a fixed amount regularly, regardless of market ups and downs. This technique (called dollar-cost averaging) helps you buy more shares when prices are low and fewer when prices are high. While this approach can't guarantee a profit or protect against loss in a declining market, it may help you manage risk, maintain discipline and fight the urge to time the markets.***

Research before you buy. A stock trading at \$1 a share is not necessarily a bargain.

Resources

Alliance Credit Union
Investment Advisors

Jerry Taylor CLU®, in California
408-979-2478

Jay Stewart CFP®, in North Carolina
910-793-2232

Visit the Investment page on the Web site for more information.

Be sure to investigate the strength of a company and shop for investments that are fundamentally sound and a good match for your overall strategy.

Invest in basic needs. When consumer spending is down, industries that depend on travel, luxury and other discretionary spending may have the hardest comeback. Industries related to food, health care and other necessary goods and services tend to perform better in a tough economy.

Diversify. Although it does not protect against loss, spreading your funds among several types of investments can help you manage volatility and maintain the potential for growth, regardless of what the market is doing.

TALK TO AN ADVISOR

Visit with a CFS† Investment Advisor at Alliance Credit Union before you begin bargain-hunting in today's bear market. We can review your portfolio and help you make objective decisions about investments.

* Past performance is not an indication of future results.

** Source: “Ibbotson 2008 Stocks, Bonds, Bills, and Inflation Yearbook,” Morningstar. Based on large-company stocks as represented by the Standard & Poor's 500 Composite Index. Past performance is not an indication of future results. Individual investors cannot invest directly in an index.

*** Consider your ability to continue investing during periods of low price levels.

† Investment products and services offered through CUSO Financial Services, L.P. Investments offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer, are not NCUA/NCUSIF insured, not credit union guaranteed, and may lose value. Representatives are employed by and registered through CFS (Member FINRA/SIPC).

Saying No to Your Kids

But I waaaaaant it!

Would you be surprised to learn that children start developing “brand loyalty” as early as age 2? Children between ages 4 and 12 spend billions each year on food, clothing and toys.* As a parent, how do you teach your kids to make financially responsible choices?

START YOUNG

You can help kids as young as toddlers learn money skills. Take your little ones to the store so they can see how much items cost and how you pay for things. Teach kids about saving for bigger purchases. Take them to the credit union and explain how there’s only as much in your credit union account as you put in it.

Establish a savings account for your child and explain how money earns dividends. Help young children set short-term savings goals; the savings time frame can grow longer as children get older.

TEACH RESPONSIBILITY

Model financially responsible behavior for your kids. Do they see you saving, paying bills and giving to charity? Help your kids do a cost-benefit analysis of things they want – are those designer jeans worth the hours it’ll take to earn the money for them?

Scale down and cut back. Have modest birthday parties at home (check out www.birthdayswithoutpressure.com).** Do you really need those premium cable channels? Choose a prepaid cell phone service with limited minutes for your kids, or pay for basic service only – and have your kids pay for any extras.



Encourage reducing, reusing and enjoying the free things in life. Go for a hike with your kids or explore local museums. Reduce the amount of things you – and your kids – buy, use and throw away. Reuse items and donate unwanted belongings. Encourage your kids to volunteer for causes they believe in or with those less fortunate.

GIVE ALLOWANCES

Think of your child’s allowance as a money-management course with training wheels. Encourage your child to designate some for charity, some for spending money, and some for medium- (concert tickets) or long-term savings (college).

Older children can get a part-time job that will help them learn to manage their time and money. Kids will appreciate things more if they’ve earned them.

SET LIMITS AND STICK TO THEM

The American Academy of Pediatrics recommends limiting children’s TV viewing to no more than two hours a day – and no TV for children under age 2. Help your kids become media smart by discussing the marketing messages they encounter.

Start a budget with your child to track how much money they get each month

Resources

Alliance Credit Union
www.alliancecreditunion.org
408-445-3386 in San Jose
800-232-8669 Nationwide

Birthdays Without Pressure
www.birthdayswithoutpressure.com

and how they spend it. This way, both you and your child know their spending limits.

Shopping trips can be fraught with temptations. You can try scheduling shopping trips without the kids. Or, set firm, clear ground rules before heading to the store. Another option: Limit your child to one inexpensive purchase per trip.

GET YOUR KIDS STARTED

Alliance Credit Union’s Dollar Dog Kids Club is the perfect way to teach kids ages 12 and younger the value of saving on a regular basis. We also offer Youth Share Certificates that yield even higher rates of return.

To learn more, visit www.alliancecreditunion.org, call us at **800-232-8669** or visit your local financial center.

* Source: Center for Science in the Public Interest.
** Web site is for informational purposes. No endorsement is implied.

Pinch Pennies by Eating Healthy

With summer in full swing, there's no better time to load up on the healthiest foods of the season and chow down on some refreshing, energizing meals.

FRESH FITS YOUR BUDGET

You don't have to empty your wallet to fill up on food that's good for you. Fresh, healthy food isn't a luxury that other people can afford. Shop smart and you can afford it, too.

Shop around. Beware of the center aisles where all the over-packaged processed foods lurk. Peruse the perimeters where fresh, whole foods – with less wasteful packaging – such as fruits, vegetables, fish, poultry and dairy are stocked. Compare less than \$1 for a pound of potatoes to more than \$3 for a bag of potato chips.

Shop locally. Enjoy fresh seasonal produce at the local farmers market. Buying locally means your food hasn't traveled thousands of miles to reach you, nor does it contain preservatives or chemicals used in the transportation process. The fresher the produce, the more vitamins and nutrients you get, which means a healthier you! Instead of buying your child a box of fruit snacks, consider buying fresh cherries or grapes – a much more filling and healthy snack. Find a farmers market near you at

www.cafarmersmarkets.com in California or www.agr.state.nc.us/markets in North Carolina.

You don't save anything eating off dollar menus. It may be cheap, but what about the hidden costs of those cheap calories? Obesity can lead to heart disease, the No. 1 killer of men and women in the U.S. Ditch the fast-food habit or you could pay dearly down the line.

SEEING IS BELIEVING

You can afford to feast on wholesome fare by being frugal. You may find it's actually less expensive. Still don't believe it? Use your Alliance debit card and online banking services to track your healthy food purchases this summer. By shopping local and eating healthy, you'll reap the financial and health benefits for years to come.

Proteja sus centavos con una alimentación sana

Con el verano en pleno apogeo, no hay mejor momento para surtirse de los alimentos más sanos de la temporada y disfrutar de algunas de las comidas más frescas y energizantes.

LO FRESCO VA BIEN CON SU PRESUPUESTO

No es necesario que agote su billetera para surtirse de alimentos sanos. Esos alimentos no son un lujo que otras personas se pueden permitir, compre inteligentemente y también podrá costárselos.

Compare precios. Tenga cuidado de los pasillos centrales en los que acechan los alimentos procesados y muy empaquetados. Visite los alrededores en donde los alimentos frescos y enteros – con

menos empaques superfluos – como las frutas, verduras, pescado, pollo y productos lácteos se surten. Compare el precio de menos de \$1 por libra de papas por el de más de \$3 por una bolsa de papas fritas.

Compre localmente. Disfrute los productos frescos de temporada que ofrece el mercado agrícola local. Hacer las compras localmente significa que sus alimentos no han viajado miles de millas para llegar a usted, ni tampoco contienen conservadores ni los químicos utilizados durante el proceso de transportación. Entre más fresco sea un producto, más vitaminas y nutrientes recibe usted, lo que significa ¡una persona más sana! En lugar de comprar una caja de bocadillos de frutas para su hijo, mejor considere comprarle cerezas o uvas frescas ... una opción más saludable y llenadora.

Encuentre un mercado agrícola cerca de usted en www.cafarmersmarkets.com en California o www.agr.state.nc.us/markets en Carolina del Norte.

Comer de los menús de un dólar no es gran ahorro. Tal vez sean más económicos, pero ¿y qué hay de los costos escondidos de esas calorías baratas? La obesidad puede llevar a la enfermedad cardiaca, la principal causante de muertes de hombres y mujeres en los Estados Unidos.

VER ES CREER

Usted puede permitirse el lujo de darse un festín nutritivo con cierta moderación. Tal vez descubra que en realidad es menos caro. ¿Sigue sin creerlo? Utilice su tarjeta de débito de Alliance y los servicios bancarios en línea para llevar un registro de sus compras de alimentos sanos este verano. Al hacer sus compras localmente y comer sano, cosechará beneficios financieros y de salud para muchos años por venir.

From the President



Eileen Lewis
President/CEO
Alliance Credit Union

Here at Alliance Credit Union, we are more than just a financial institution. Alliance is a cooperative organization with the goal of improving the financial health of members like you, and the surrounding community. While big banks might have shareholders they need to keep happy while their customers pay the price, credit unions focus solely on their members and communities. Excess revenue is paid back to members through dividends, improved service and great rates.

Our philosophy is focused on making the best decisions for our members while providing the great service, security and financial education our members deserve. Your credit union is a full-service financial cooperative that is owned and controlled by the people it serves. As a member, you are able to attend Annual Meetings and vote during elections that affect the way the credit union operates. Decisions by Alliance are made locally by those who live, work and

DID YOU KNOW?

You could lose your account balance to the state if you don't keep us up-to-date on your whereabouts. In California, if you do not contact us for three years about your account and there has been no activity other than the crediting of dividends, your account will be deemed abandoned and subject to forfeiture to the state of California. After two years of inactivity, we will notify you at the address in our records that your account will escheat if you do not contact us. In North Carolina, if your account is not a term certificate and there has been no activity other than crediting of dividends for five years (10 years since the last maturity for a term certificate), the balance will transfer to the North Carolina Escheat Fund. For other states, if your address of record is not California or North Carolina, the escheat laws of California apply.

worship in the very same communities where we do business. The end result is exceptional personal service and affordable financial products.

Edward A. Filene, the father of the American credit union movement, stated, "Credit unions are educational institutions." At Alliance, we encourage financial literacy and success for our members, and in turn, improve their lives. We offer free financial counseling and seminars to guide you in home buying, improving your credit score and planning for your future.

Whether members need help saving for retirement, paying for college, coping with a layoff or getting a handle on debt, we offer a full range of financial products and knowledgeable, personal assistance to help you succeed. And most of these services are free or very low-cost; we do not nickel-and-dime our members.

In short, Alliance Credit Union isn't here just to protect your money. We are here to help you establish a sustainable financial future. If you're happy with your experience at Alliance Credit Union, please share the good news with friends, family and co-workers. If you know of a way we can improve our products and services, call, e-mail or stop by any financial center and let us know. Together we can keep the credit union spirit thriving.

Resources

CALENDAR*

SEMINAR: Score Enhancement Seminar
DATE: July 17
6:30 p.m.
LOCATION: Myrtle Grove Financial Center
Myrtle Grove, NC

EVENT: Child Finger Printing
DATE: July 26
10 a.m.
LOCATION: Fremont Financial Center
Fremont, CA

SEMINAR: Identity Theft
DATE: Aug. 7
12:30 p.m.
LOCATION: Myrtle Grove Financial Center
San Jose, CA

Lunch Seminar! Bring your lunch and we'll provide the beverage and light hors d'oeuvres.

SEMINAR: Score Enhancement Seminar
DATE: Aug. 12
5:30 p.m.
LOCATION: Blossom Valley Financial Center
San Jose, CA

EVENT: Car Sale
DATE: Aug. 23 and 24
Sat. 9 a.m. to 5 p.m.;
Sun. 10 a.m. to 5 p.m.
LOCATION: Alliance's Corporate Parking lot
San Jose, CA

EVENT: Labor Day
All financial centers closed
DATE: Sept. 1

SEMINAR: Identity Theft
DATE: Sept. 10
5:30 p.m.
LOCATION: Fremont Financial Center
Fremont, CA

SEMINAR: Should I Start a Business?
DATE: Sept. 24
5:30 p.m.
LOCATION: Alliance's Headquarters
San Jose, CA

* Register for seminars online through the Event Calendar or Contact Us form, or by calling 800-232-8669.

CALIFORNIA FINANCIAL CENTERS

BLOSSOM VALLEY FINANCIAL CENTER 5681 SNELL AVE. SAN JOSE, CA 95123	CURTNER FINANCIAL CENTER 265 CURTNER AVE. SAN JOSE, CA 95125	FREMONT FINANCIAL CENTER 39174 ARGONAUT WAY FREMONT, CA 94538
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O'CONNOR FINANCIAL CENTER 2105 FOREST AVE. SAN JOSE, CA 95128	PALO ALTO FINANCIAL CENTER 541 COWPER ST. PALO ALTO, CA 94301	SANTA CLARA FINANCIAL CENTER 4677 OLD IRONSIDES DR. SANTA CLARA, CA 95054
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NORTH CAROLINA FINANCIAL CENTERS

GE PLANT SITE FINANCIAL CENTER P.O. BOX 369 CASTLE HAYNE, NC 28429	GLEN MEADE FINANCIAL CENTER 2465 S. 17TH ST. WILMINGTON, NC 28401	MYRTLE GROVE FINANCIAL CENTER 5620 CAROLINA BEACH RD. WILMINGTON, NC 28412	RACINE FINANCIAL CENTER 237 RACINE DR. WILMINGTON, NC 28403
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