



ALLIANCE  
CREDIT UNION

*Personal. Banking.*

SUMMER 2009

# Smart Living



## También interior:

*Mostramos el camino hacia la recuperación económica*

## Leading the Way to Economic Recovery

*Alliance Credit Union wants to empower you.*

“People helping people” is the credit union philosophy, and it means you can rely on your credit union through good times and bad. Alliance Credit Union is here to help you save for a secure, rewarding future and to assist you with meeting goals

like a new car, home or education with affordable loans. Year in and year out, we’re here with the products and services you need. But it’s during cloudy times such as those the country is experiencing now that the philosophy shines brightest.

### **BUILDING SOLID FOOTINGS**

**Financial education.** Alliance Credit Union offers seminars throughout the year that give you the information you need to make smart financial decisions. Click the Event Calendar in the Banking Quicklinks on the left side of our home page, [www.alliancecreditunion.org](http://www.alliancecreditunion.org), to find upcoming seminars.

**Sensible real estate lending.** Alliance Credit Union avoided the risky mortgage

lending practices that contributed to the foreclosure crisis the housing market is experiencing. We offer a full array of mortgages with competitive fixed rates to fit your individual goals. Our loan officers are here to help you weigh your options and decide which mortgage fits you. If you have an “exotic” mortgage elsewhere and/or are struggling to keep up with your payments, please contact us.

**Sound financial advice.** All of our MRMs and Financial Center Managers are CUNA-certified Credit Union Financial Counselors (FiCep), meaning they have the knowledge to assess your situation and provide steps to get you on your own road to economic recovery.

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WWW.ALLIANCECREDITUNION.ORG

P.O. Box 18460 San Jose, CA 95158-8460 | 800.232.8669

## Also inside

Caring for Our Communities  
Pre-Owned Auto Sale

From the President:  
Spend Money in Your Community



Official Credit Union of the San Jose Giants.

# Leading the Way to Economic Recovery continued

Not sure where you stand with regard to your income or debt? Alliance recently introduced an anonymous Web tool where you input your personal information (income, bills, debt, etc.) and it offers the most efficient plan for getting out of debt along with suggestions for saving money. You'll find "Debt in Focus" on our home page.

## PARTNERS FOR GOOD

At Alliance Credit Union, we're committed to giving you the tools you need to improve your financial picture and make the most of your money. To learn more about how we can help you into brighter days ahead, call 800.232.8669.

## Mostramos el camino hacia la recuperación económica

"Personas que ayudan a personas" es la filosofía de la cooperativa de créditos. Eso significa que usted puede confiar en su cooperativa de créditos, tanto en los buenos como en los malos tiempos. Alliance Credit Union está a su disposición a fin de ayudarle a ahorrar para un seguro y gratificante futuro, y también para alcanzar sus metas, como un automóvil nuevo, una vivienda nueva o una educación mediante préstamos económicos. Cada año que pasa, estamos a sus órdenes con los productos y los servicios que usted necesita. Sin embargo, dicha filosofía alcanza su máximo brillo durante tiempos sombríos, tales como los que actualmente experimenta el país.

## CONSTRUYAMOS BASES SÓLIDAS

**Educación financiera.** Alliance Credit Union ofrece seminarios durante todo el año a fin de brindarle a usted la información que necesita para tomar decisiones financieras inteligentes. Para informarse sobre los próximos seminarios, visite [www.alliancecreditunion.org](http://www.alliancecreditunion.org); a la

izquierda de la página, en la lista de enlaces rápidos para su actividad bancaria, haga clic en *Event Calendar* (Calendario de eventos).

## Préstamos inmobiliarios

**razonables.** En general, las cooperativas de crédito han evitado las prácticas riesgosas en préstamos hipotecarios que contribuyeron a la crisis de liquidaciones hipotecarias por la que está pasando el mercado de la vivienda. Ofrecemos una variedad completa de hipotecas con tasa fija competitiva conforme a sus metas individuales. Nuestros funcionarios de préstamos están a su disposición para examinar sus opciones y ayudarle a decidir qué hipoteca le conviene.

## SOCIOS PARA SIEMPRE

Usted puede enorgullecerse de ser un socio/propietario de Alliance Credit Union. Con su apoyo y el de los demás socios, contribuimos a mostrar el camino para salir de la actual tormenta financiera y alcanzar los tiempos más brillantes que nos aguardan.

## Resources

Alliance Credit Union

[www.alliancecreditunion.org](http://www.alliancecreditunion.org)

**Debt in Focus** - An online tool to help you efficiently pay off debt.

**FinanceWorks™** - Your complete financial picture in one place.

**Seminars** - See upcoming seminars.

**Member Relationship Managers** - Available in each financial center for individual assistance.



# Our Community

## Caring for Our Communities

Spring blossomed with a spirit of volunteering. Alliance Credit Union Helping Hands volunteered in the community throughout April and May, increasing awareness for several causes and raising money for local charities.

On the East Coast, North Carolina staff participated in the March of Dimes March for Babies walk on April 18, raising more than \$1,200 for the organization. Alliance Helping Hands NC also volunteered on April 25 for Hands on Wilmington, a public service day in which members of the community work together to make a difference. Alliance volunteers helped build a new outdoor track at the local YMCA. Other spring activities included a flower sale benefiting Wilmington's Carousel Center for Abused Children



North Carolina volunteers at the YMCA on Hands on Wilmington Day.

(\$300 raised) and a food drive for the Wilmington Food Bank.

On the West Coast, Alliance held its Second Annual Bike Raffle and BBQ benefiting TurningWheels for Kids, a San Jose-based charity that distributes bicycles to underprivileged youth. Members and employees purchased raffle tickets from April 1 to May 15 for the chance to win one of two cruiser-style bicycles. The raffle took place during the BBQ held at the Curtner Financial



California staff at the TurningWheels for Kids BBQ.

Center on May 15. The event raised more than \$2,700 for the organization.

Finishing off the month of May was the Relay for Life, a 24-hour walk for the American Cancer Society. Alliance Helping Hands CA participated in the walk and raised more than \$600 for the fight against cancer. Together, the employees and members of Alliance Credit Union made a real difference in our communities. We thank you for your help!

## Join Us for Our Pre-Owned Auto Sale

*Food, Prizes and Great Deals on Cars*

Alliance CU's Fourth Annual Car Sale revs up on Aug. 15 and 16 in our corporate headquarters' parking lot at 3315 Almaden Expressway in San Jose. Not only will you find unbeatable deals on a variety of used vehicles, you'll also have access to great Alliance CU auto loans

with special discounts\* and a chance to win a new car!

This year Alliance is offering a discount of up to 0.50% on your loan – one 0.25% discount for automatic payment from an Alliance checking or savings account, and one 0.25% discount for returning members.\*\* When you combine that with flexible terms and friendly, helpful representatives, we're confident you won't find a better way to finance – or refinance – a vehicle.

But there's more to the sale than great rates and a stellar selection. We've sweetened the fantastic deals with the chance to win a new 2009 Prius or Mercedes Benz C300 (valued at \$26,000).

You may receive an invitation to the sale that contains a key, which you can bring to the sale and try in a lockbox that has the keys to the car. For those who don't receive a key in the mail, we'll have some available at the sale for you to try.

Please join us at the sale for fun, food (complimentary muffins and coffee in the morning, BBQ and soda in the afternoon) and a chance to score a great deal on a vehicle. To learn more about the sale or our auto loans, call **800.232.8669** or stop by a financial center today.

\* Maximum total discount 1.00% including LTV discounts. Contact a representative for details; restrictions do apply.  
\*\* Returning member discount is for members that paid off or currently have a consumer loan with Alliance.

The first 50 members to arrive each day will receive a gift card for either a fruit smoothie or coffee.

# From the President



**Eileen Lewis**  
President/CEO  
Alliance Credit Union

Keeping your money within the community is an important way to ensure your area grows and prospers. It helps people keep their jobs, support their families and in turn, support the community by doing their business locally as well. Supporting other community members also builds a feeling of trust and stability among neighbors.

When you do business with your local community members, you also:

**Preserve the environment** – When you shop locally, you may be able to walk or bike to the store where you'd like to shop, rather than drive. And since many of the products sold there may be produced locally, they didn't have to be shipped very far. The gas you save and the fewer emissions in the air help the environment.

**Improve the community's quality of life** – Local businesses create jobs and boost the local tax base. A larger tax base can improve the area's schools, parks and roads, making the community a more desirable place to live and visit. Tourism can bring with it more jobs and more stability.

**Ensure diversity within the community** – Having several local shop owners ensures choice and diversity of products. Local competition keeps the cost of these items down, which allows local shoppers to keep their dollars flowing through the community.

## LET ALLIANCE MEET YOUR LOCAL NEEDS

At Alliance Credit Union, we are proud to contribute to the strength, character and financial stability of our communities. We offer informative small business and personal finance seminars to aid our members in building a strong financial future. We also have great fixed rates that will help you buy a home. Thank you for your membership and joining us in making a difference in the community. We look forward to serving you.



## DID YOU KNOW?

You don't have to live in a tree to appreciate the value of "going green." When you practice green habits, you can make a difference by helping protect the environment for years to come. Alliance Credit Union supports the cause by offering convenient and cost-saving ways to save energy and fuel and limit paper waste – creating a healthier, happier planet. One way we do that is by offering FREE eStatements. Not only can they help save a tree or two, but they can help you cut clutter, increase financial security and receive your statement faster every month. Plus, you'll have access to your statement from virtually anywhere through Online Banking. To sign up for eStatements, log on to Online Banking, click the eStatements tab, accept the Terms and Conditions, then enjoy the convenience of paperless statements.

## CALENDAR\*

- EVENT: ACU at the San Jose Giants  
DATE: July 21, 7 p.m.  
LOCATION: Municipal Stadium  
San Jose, CA
- EVENT: ACU at the San Jose Giants  
DATE: July 31, 7 p.m.  
LOCATION: Municipal Stadium  
San Jose, CA
- EVENT: ACU at the San Jose Giants  
DATE: Aug. 4, 7 p.m.  
LOCATION: Municipal Stadium  
San Jose, CA
- EVENT: 4<sup>th</sup> Annual Car Sale  
DATE: Aug. 15 and 16  
LOCATION: Alliance Credit Union  
Headquarters  
3315 Almaden Expressway  
San Jose, CA
- EVENT: ACU at the San Jose Giants  
DATE: Aug. 26, 7 p.m.  
LOCATION: Municipal Stadium  
San Jose, CA
- EVENT: Labor Day  
All financial centers closed  
DATE: Sept. 7
- SEMINAR: Credit Score Enhancement  
DATE: Sept. 15, 5:30 p.m.  
LOCATION: Glen Meade Financial Center  
Wilmington, NC
- SEMINAR: Basic Budgeting  
DATE: Sept. 17, 6 p.m.  
LOCATION: Blossom Valley Financial Center  
San Jose, CA
- SEMINAR: Credit Score Enhancement  
DATE: Sept. 22, 6 p.m.  
LOCATION: Fremont Financial Center  
Fremont, 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	O'CONNOR FINANCIAL CENTER 2105 FOREST AVE. SAN JOSE, CA 95128	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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