



ALLIANCE

CREDIT UNION

Personal. Banking.

FALL 2009

Smart Living



También interior:

Enseñe la Responsabilidad Fiscal y Recorte sus Gastos

Teach Fiscal Responsibility and Cut Spending

Money Management Maturity

Children by nature learn quickly. That is why they have parents – to teach them as they grow. The best way to teach fiscal responsibility is to model good behavior. By involving your children in financial decisions based on their ages, you can give them insight they won't get otherwise, and it could also take some of the strain off your wallet.

INVOLVE KIDS IN LEARNING TO MANAGE MONEY

You can help your children learn that money management involves both saving and spending.

Teach earning power. Don't open your wallet for every whim or demand. Offer choices and then suggest chores that allow your child to earn money to buy what he or she has chosen. *Benefit:* Children learn the value of earning money.

Triage technology. Cell phone plans, with extras such as text messaging, Web access and pay-per-download games, can topple the family budget. So can premium cable TV packages. Explain how much each costs and what you

can afford or will pay. Let children help decide which to keep. *Benefit:* There's still entertainment, and kids learn the value of making financial decisions.

Take turns and share. Encourage a game-borrowing club with friends. Each child plays a video game for a week and then passes the game on to the next player in the club. *Benefit:* You spend less on pricey new games, and nobody gets tired of playing the same game week after week.

Give groceries a thought. Bring children along to comparison shop, buy needed items only, shop sales and redeem coupons. Give the children some of the money saved from using coupons. Up the

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WWW.ALLIANCECREDITUNION.ORG

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

Also inside

"I wish we had more time to spend together ..."

From the President:
Celebrating Your
Credit Union
Membership



Official Credit
Union of the
San Jose Giants.

Resources

Play It Again Sports®

www.playitagainsports.com

Buy, sell and trade new and used sports equipment and fitness gear.

Dollar Dog Kids Club

[www.alliancecreditunion.org/](http://www.alliancecreditunion.org/Accounts/DollarDogKidsClub.aspx)

[Accounts/DollarDogKidsClub.aspx](http://www.alliancecreditunion.org/Accounts/DollarDogKidsClub.aspx)

ante and give them all of the savings if they deposit it into their savings accounts.

Benefit: Your family eats for less, and kids learn that it pays to save. With a Dollar Dog account at Alliance Credit Union, kids also earn Dollar Dog coins for each deposit made. The coins can then be redeemed for fun prizes!

Choose hobbies carefully. Help children choose activities based on what you can afford and their commitment level. Explain the difference in cost of the activities, especially the ones that require expensive equipment. Track and

field, for example, costs less than tennis or golf. Consider clubs that don't require an expense for instruments, uniforms or costumes. *Benefit:* Children get involved and have fun, while learning to live within their means.

By modeling living within a budget you will guide them toward responsible adult behavior. One day they'll appreciate the benefits of frugality you taught them. They'll also enjoy the money you helped them save, spending it on the important things in life.

Enseñe la Responsabilidad Fiscal y Recorte sus Gastos

Los niños aprenden rápidamente por naturaleza. Por eso tienen padres – que los instruyen a medida que crecen. La mejor manera de enseñar la responsabilidad fiscal es darles un modelo de buena conducta. Al hacer que los hijos participen en las decisiones financieras, acorde a la edad que tengan, los padres pueden hacerles entender lo que de otra manera no podrían. Esto también le dará algo de alivio a su billetera.

HAGA QUE SUS HIJOS PARTICIPEN EN EL APRENDIZAJE DEL MANEJO DEL DINERO

Usted puede ayudar a sus hijos a aprender que el manejo del dinero implica ahorrar y gastar.

Enseñe el poder de ganárselo. No abra su billetera con cada capricho o demanda. Ofrezcales opciones y luego sugiera tareas que le permitan a su hijo ganar dinero para comprar las cosas que haya elegido. *El beneficio:* Los niños aprenden el valor de ganarse el dinero.

Tres prioridades en tecnología. Los planes de celulares, con extras tales como

los mensajes de texto, el acceso a la Web y los juegos de pago que se descargan, pueden desbordar el presupuesto familiar. De la misma manera que lo hacen los paquetes “premium” de la TV por cable. Explíqueles cuánto cuesta cada uno y lo que usted puede pagar o pagará. Permita que los niños decidan con cuál se quedarán. *El beneficio:* Aún tendrán entretenimiento y los niños aprenderán el valor de tomar decisiones financieras.

Túrnense y compartan. Anímelos a que compartan los juegos prestándoselos entre sus amigos formando así un club. Cada niño juega con un juego de video por una semana y luego le pasa el juego al siguiente jugador del club. *El beneficio:* Usted gasta menos en juegos caros y nadie se cansa de jugar siempre con el mismo juego.

Piense un poco en los comestibles. Lleve a los niños a comparar precios en los supermercados, compre solamente lo que necesite, aproveche las ofertas y canjee los cupones. Deles a los niños algo del dinero que ahorró al usar los cupones. Pero, si aceptan depositarlo en la cuenta de ahorros, deles el total de la diferencia como

incentivo. *El beneficio:* Su familia comerá gastando menos, y los niños aprenderán que ahorrar tiene sus beneficios. Con la cuenta “Dollar Dog” de la Alliance Credit Union, los niños también pueden ganar monedas por cada depósito que hagan. ¡Luego pueden usar las monedas para cambiarlas por premios divertidos!

Elija los pasatiempos con cuidado. Ayude a los niños a elegir actividades basadas en lo que pueden pagar y en su nivel de compromiso. Explíqueles la diferencia de costo de las actividades, especialmente aquellas que requieren de un equipo caro. Correr en la pista o el campo cuesta menos que el tenis o el golf. Considere los clubes que no requieren gastos para instrumentos, uniformes o disfraces. *El beneficio:* Los niños participarán y se divertirán mientras aprenden a vivir dentro de sus propias posibilidades.

Al dar el ejemplo viviendo dentro de un presupuesto usted los guiará hacia una conducta adulta responsable. Un día ellos apreciarán los beneficios de la frugalidad que usted les enseñó. También disfrutarán del dinero que usted les ayudó a ahorrar, gastándolo en cosas importantes en la vida.

“I wish we had more time to spend together ...”

Financial Solutions

Current social trends – such as more time at work and less time on vacations – suggest family-time pressure is becoming a troublesome intruder in American family life. You may not be able to reverse social trends, but you can spend less time wishing and more time focused on what – and who – matters most.

TAKE SOME PRESSURE OFF

Alliance Credit Union's Web site offers some of the best financial tools for saving time and helping to keep the sanctity of your home life. Even though we love to see your smiling face in person at one of our financial centers, save yourself the 30-minute roundtrip and log on to www.alliancecreditunion.org 24/7 to access your account information and also:

- Verify your account balances in real time.
- View and download account histories.
- View copies of cleared checks.
- Pay bills electronically with Bill Payer.*
- Track where your money is going with FinanceWorks™ powered by Quicken®.

Alliance Credit Union is committed to helping make life easier so our members can focus on what counts most – family, friends and community. Call **800.232.8669** with questions about convenience services or to schedule an appointment with a Member Relationship Manager who can help with financial solutions to meet your needs.

- Transfer funds between your accounts at Alliance Credit Union and accounts you have at other financial institutions.

If the phone is more convenient for you, use Tell-A-Phone, a free service that helps you manage your financial affairs 24 hours a day from any touch-tone phone.** You can:

- Make account balance inquiries.
- Verify checks cleared.
- Transfer funds between your Alliance Credit Union accounts.

WHAT MATTERS MOST

Between juggling work, household chores, school obligations and more, it's hard for families to find events that they can enjoy together.

Doing simple things together such as attending local sporting and musical events can bring a family closer. One of the most satisfying things you can do is get involved in a philanthropic project. Set a good example for your children and help your community at the same time.



Alliance Credit Union wants to set a good example and help our community, too. That's why we organize and participate in events such as the March of Dimes March for Babies, Making Strides Against Breast Cancer Walk, food drives and fundraisers to benefit local charities.

We love helping our credit union members with financial matters, but we – like you – appreciate what really matters most.

* Bill Payer is an additional service. Learn more at www.alliancecreditunion.org/Services/BillPayer.aspx.
** To access Tell-A-Phone, use the PIN that was set up when you opened your account.

Something New for You

Visa® Credit Card

Good news: The Alliance Visa® credit card is more convenient than ever. We now offer eStatements to make paying your Visa credit card bill easier and faster.

Once enrolled, view your eStatements anywhere, anytime you have Internet access through Online Banking. Cut the paperwork clutter from your desk – and save a few trees while you're at it!

As always, our Visa credit card makes managing your finances easy:

- No annual fee.
- No universal default.
- No cash advance or balance transfer fee.

- Same fixed rate for purchases, balance transfers and cash advances.
- No hassle!

Simplify your finances today. To sign up for eStatements or learn more about the Alliance Visa credit card, visit us online at www.alliancecreditunion.org.



From the President



Eileen Lewis
President/CEO
Alliance Credit Union

Did you know that 88% of credit union members trust credit unions over banks? There's good reason: Credit unions are not-for-profit cooperatives, which means we're focused solely on the needs of our members. Unlike banks, we aren't driven by profits. We do care about profits but we reinvest them in the credit union rather than paying shareholders. In fact, we're owned by our membership – and that means our primary focus can always be on you, our members.

At Alliance Credit Union, we're proud to support these ideals. The credit union philosophy of people helping people is one that we live by – each step we take is with our members' best interests in mind.

WORKING FOR YOU

It's our purpose to help members make smart financial decisions by providing products and services that are in their best interest at a reasonable cost. Even in tough economic times, we offer a safe,

secure place to conduct your financial business. Each deposit you make is federally insured by the National Credit Union Administration (NCUA). Under newly passed legislation, each account holder's funds are insured to at least \$250,000 until Dec. 31, 2013.** More information about NCUA insurance and coverage is available at the NCUA web site, www.ncua.gov.

CELEBRATE NATIONAL CREDIT UNION DAY!

Don't forget that National Credit Union Day is Oct. 15! We're excited to celebrate the good that credit unions do for our community – and toast to the future of positive credit union experiences everywhere. Use the opportunity to make sure you're taking advantage of all the benefits your credit union offers. After all, this credit union belongs to you!

And don't forget: your family and friends are welcome to become members of Alliance Credit Union, too. Share the good news of your credit union membership with your loved ones.

Thank you for being a member of Alliance Credit Union. We look forward to serving you long into the future.

* Source: CUTS Performance Marketing, www.cutspm.com.

** On Jan. 1, 2014, the insurance coverage will drop to \$100,000, excluding certain retirement accounts.

CALENDAR*

- EVENT: Columbus Day
All financial centers closed
DATE: Monday, Oct. 12
- EVENT: National Credit Union Day
DATE: Thursday, Oct. 15
- EVENT: Making Strides Walk
DATE: Saturday, Oct. 17, 9 a.m.
LOCATION: Grace Methodist Church
Wilmington, NC
- EVENT: Income Options in Retirement Workshop
DATE: Thursday, Oct. 22, 6 p.m.
LOCATION: Blossom Valley Financial Center
San Jose, CA
- EVENT: Income Options in Retirement Workshop
DATE: Thursday, Oct. 22, 6 p.m.
LOCATION: Myrtle Grove Financial Center
Wilmington, NC
- EVENT: Making Strides Walk
DATE: Saturday, Oct. 31, 9 a.m.
LOCATION: Guadalupe Park
San Jose, CA
- EVENT: Veterans Day
All financial centers closed
DATE: Wednesday, Nov. 11
- EVENT: Thanksgiving Day
All financial centers closed
DATE: Thursday, Nov. 26
- EVENT: Christmas Day
All financial centers closed
DATE: Friday, Dec. 25
- EVENT: New Year's Day
All financial centers closed
DATE: Friday, Jan. 1, 2010

* Register for seminars online through the Event Calendar or Contact Us form, or by calling 800.232.8669.

DID YOU KNOW?

The results are in: Alliance Credit Union members and friends voted Jean-Pierre Saintard as having the worst wheels in our Ugly Car Contest! Jean-Pierre's 1998 Saturn has won him \$5,000 from Alliance Credit Union toward the purchase of a new vehicle.

To see pictures of the winning car and other Ugly Car contestants, go to www.alliancecreditunion.org/uglycar or visit the Alliance Credit Union page on Facebook.

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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