

THE

ALLIANCE FEDERAL CREDIT UNION | FALL 2011

SPIRIT

7

LOCATIONS TO NOW SERVE YOU

Our seventh full service branch is now open at 6601 Indiana Avenue.

Our seventh full-service branch located on 66th and Indiana has now opened its doors for business! Members and the community now have access to savings, checking and lending solutions. The location will also offer loan services including auto financing and credit cards.

Alliance FCU has been serving the Lubbock community for over 65 years. We are pleased that we have grown and continue to grow.

As a local non-profit financial cooperative with seven branches in Lubbock, Alliance FCU currently provides financial services to over 20,000 members, with assets exceeding \$187 million. Membership is open to anyone who lives or works in Lubbock or Hockley counties.

MIDTOWN BRANCH 6601 Indiana Avenue



Serving our members for over 65 years.



••• SKIP A PAYMENT •••

on your December loan.

To qualify* for December Skip-a-Payment:

Your loan must have a December due date, and not had an extension or late fee in the last 6 months.

Account # _____ Loan # _____ Loan # _____ Loan # _____

Borrower Signature: _____ Date _____

Co-Borrower Signature: _____ Date _____

Return this form by November 30th.

The above signed member has executed a note in favor of Alliance FCU. If this extension is approved, I hereby agree to pay the balance remaining due on this note(s), including interest, at the same rate provided in the original note along with a \$25.00 processing fee that will be added to the principle balance of the note(s) that I skip a payment on. All other provisions of the note(s), except those changed by this agreement, remain in full force and effect. *SUBJECT TO APPROVAL. HOME IMPROVEMENT, REAL ESTATE AND ANY DELINQUENT LOANS ARE EXCLUDED. INTEREST WILL ACCRUE ON ALL LOANS AFFECTED THAT MAY CAUSE THE MATURITY DATE ON EACH LOAN TO BE EXTENDED. BY SIGNING THE ABOVE, YOU GIVE ALLIANCE FEDERAL CREDIT UNION PERMISSION TO ADD A \$25.00 PROCESSING FEE TO THE PRINCIPAL LOAN BALANCE OF EACH NOTE WITH A SKIPPED DECEMBER PAYMENT.

--- DETACH HERE. RETURN TOP PORTION. ---

Annual Meeting

Alliance Federal Credit Union's Annual Meeting will be held Friday, February 24, 2012 at 7:00 p.m. at the Lubbock Memorial Civic Center located at 1501 6th Street.

The nominating committee is now seeking candidates among the members of the credit union who may be interested in serving on the board of directors. There will be three members on the board up for reelection.

If you would like to submit your name as a candidate for one of these positions, please contact the Board of Directors in care of: Alliance Federal Credit Union PO Box 64970 Lubbock, TX 79464. You may also submit your request by sending an email to our Nominating Committee at BOD@alliancefcuonline.com. All applications must be received by December 31, 2011.

Income Tax Filing Service

IRS Trained Tax Aide volunteers will be offering free Income Tax Service at Alliance Federal Credit Union from February 4, 2012 until March 24, 2012. This service will be offered on Saturdays by appointment only at our main office. Electronic filing will also be offered free of charge. Contact Marnie at 776.0924 to schedule your appointment.

Holiday Closings

Columbus Day
Monday, October 10th

Veterans Day
Friday, November 11th

Thanksgiving Day
Thursday, November 24th

Christmas
Saturday, December 24th &
Monday, December 26th

New Year's Day
Saturday, January 1st



We're on Facebook! Get news and promotions by "liking" us. Just search Alliance Federal Credit Union.



Locations:

- Main Office - 8401 Quaker Ave.
- South Branch - 2404 82nd Street
- Central Branch - 2220 34th Street
- Medical District - 3802 24th Street
- Northwest - 1008 Frankford Ave
- Pontiac - 6716 82nd Street
- Midtown - 6601 Indiana Ave

Hours of Operation:

- Lobby
Monday-Friday 9:00 a.m. - 5:00 p.m.
- Drive-Thru
Monday-Friday 7:30 a.m. - 6:00 p.m.
Saturday 8:00 a.m. - 1:00 p.m.

Contact Information:

- Phone - 806.798.5554 / 800.687.4328
- Access 24/7 - 806.798.4604 / 800.687.1455
- Email - info@alliancefcuonline.com
- Routing Number - 311385964
- www.mycreditunion.net

The Spirit is the official quarterly publication of Alliance Federal Credit Union.

Comments and suggestions should be addressed to: PO BOX 64970 Lubbock, TX 79424-4970

The information in this newsletter is as current as possible; however, the credit union reserves the right to add, change or delete services, and all rates, terms and conditions are subject to change. This credit union is federally insured by the National Credit Union Administration. We reserve the right to correct printing errors.

