

# The Guide

To Your Financial Success

JANUARY 2012

## President's Message

### STAYING ON COURSE

The economic storm of the last few years is starting to subside, and I'm proud to say that Community Alliance Credit Union has weathered it well. During this time, we continued to provide low-cost loans to our membership to help them achieve their goals. Last year we also launched a small business lending program and expanded our network of reliable auto dealers. In addition, we reduced our delinquency by working closely with many of our members to help them resolve their financial problems. We value your trust and encourage you to contact us the next time you need some guidance.



MICHELE WOLLARD, CEO

By conducting more of your business with Community Alliance, we will continue to offer you better rates, lower fees, and new services designed to help you succeed. You can feel confident recommending us to your friends and family, so ask them to "Join the Alliance."

In 2011, our Livonia branch celebrated its fifth year of serving you seven days a week. Thanks to you, our Livonia branch continues to grow and support the surrounding neighborhood. Stop in any day of the week and say "hello."

Community Alliance Credit Union is a not-for-profit financial cooperative dedicated to the success of its members. In spite of the adverse Michigan economy, I am pleased to report that your Credit Union's net worth remains high at approximately 9.0%, which is significantly higher than the regulatory minimum of 7.0%.

All of us at Community Alliance Credit Union look forward to serving you throughout 2012 and for many years to come. We will be here for you as you move through the financial phases of your life. Thanks for your membership!

## North American International Auto Show

Cobo Center • January 14 - 22, 2012



Get pre-approved at Community Alliance Credit Union before you go, it's like shopping with cash!

## \$100 Guarantee

If we are unable to lower your monthly payment on a loan held at another financial institution, we'll give you a \$100 VISA® gift card! Call or stop by the Credit Union office to see if we can lower your monthly payment today. This offer is available for autos, boats and RVs only.

## Skip Your February Payment

You may be eligible to skip your February loan payments and keep the extra cash in your pocket. This offer is available for specific types of loans. If you qualify, you will receive a letter in January 2012.



## Need Holiday Dough? There's Still Time!

Pay off higher-rate loans at other lenders or get extra cash for any reason. **There's no payments for 60 days!\*** Offer ends January 31, 2012!

\*This loan cannot be used to pay on existing loans at Community Alliance Credit Union. Interest on this loan begins to accrue from the date the loan is disbursed. You may elect to have your minimum payment for the first two months to be \$0.00. A monthly payment on \$1,000 for a 12-month term at 9.99% APR is approximately \$88.21.





# TurboTax

File your tax returns electronically through TurboTax® for the Web.

This program is kept up-to-date with the most recent tax laws and you'll find it's easy to use. Have your tax refund deposited directly into your account.

### Use The Correct Account Numbers:

Be sure to use the following account information.

1. Use a voided check, or call the credit union.
2. The Credit Union's routing and transit number is 272477885.



## Keeping Up With The Kids



(Ages 12 and under)



(Ages 13-17)

**Look for your "Passport" in the mail.** This is a "Savings Adventure" that will last all year. We'll stamp the passport or give them a sticker each month they make a deposit. Passports will be mailed separately to members in both clubs. Completed "Passports" will be entered into a drawing to win one of three prizes in each club, plus everyone will receive a souvenir.

**6th Annual Easter Egg Hunt** is Saturday, March 31st in Livonia, call us for details.

## Wireless is Less



Take advantage of valuable savings (10-15%) on monthly wireless bills, mobile phones and accessories – plus waived application and upgrade fees. It's all possible thanks to Invest in America and Sprint's Credit Union Member Discount program\*.

- Get the details at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).
- Call 877.SAVE.4.CU, tell them you're a credit union member and ask to be attached to the NACUC\_ZZM corporate ID.

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

## Members Save Up To 30% on All Dell Products

Dell® knows there's a gadget-loving geek in everyone. That's why they've teamed up with Invest in America to offer credit union members exclusive discounts up to 30% on all of their products. Discover the discounts that Dell can bring at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## Defend Against Fraud 7 Tips to Follow:

1. Immediately report lost or stolen cards to the Credit Union.
2. Do not reply to any e-mail, text, or phone requests for your Social Security Number, credit or debit account number.
3. Do not write your PIN on the back of your card.
4. Monitor your credit report, and monthly statements for unauthorized transactions.
5. Shred all financial documents before you throw them away.
6. Before making purchases online, make sure the website is secure and the company is reputable.
7. Update anti-virus and spyware software regularly.

## 46th Annual Meeting Scheduled

**Date:** Wednesday, March 28th

**Time:** 4:00 p.m.

**Location:** AAA Headquarters

## Holiday Closings

**Martin Luther King, Jr. Day:** Monday, January 16th

**Presidents' Day:** Monday, February 20th - Dearborn Open

### MISSION STATEMENT

A member-owned financial cooperative dedicated to provide our members and our community with exceptional service, financial products and education.



## COMMUNITY ALLIANCE

EST. 1966

### CREDIT UNION

Your Guide To Financial Success

#### Main Office:

1 Auto Club Drive  
Dearborn, MI 48126  
313.336.1534 • 800.287.0046

#### Dearborn Hours:

8:00-4:30 Mon., Tues., Thurs., & Fri.  
10:00-5:00 Wednesday

#### Service Center Hours:

9:00-7:00 Monday-Friday  
9:00-2:00 Saturday  
Call 800.919.2872 For Locations

**In-Touch:** 313.436.7101 or 800.433.7101

**Website:** [communityalliancecu.org](http://communityalliancecu.org)

**Routing & Transit Number:** 272477885

**Mortgage Center:** 888.562.6865

**24/7 Loan Line:** 866.398.6660

#### Livonia Branch:

37401 Plymouth Road  
Livonia, MI 48150  
734.464.8079

#### Livonia Branch Hours:

Monday, Tuesday, & Thursday  
Lobby: 9:00-5:00  
Drive-Thru: 8:30-5:00

Wednesday

Lobby and Drive-Thru: 10:00-5:00

Friday

Lobby: 9:00-5:00

Drive-Thru: 8:30-6:00

Saturday

Lobby and Drive-Thru: 9:00-1:00

Sunday

Lobby and Drive-Thru: 11:00-3:00



Federally Insured by NCUA.