

SPIRIT

Summer 2003



Employee of the Quarter New Employee Recognition Program!



In effort to improve our member service, Alliance Federal Credit Union has implemented a new employee recognition program. One employee will be selected on a quarterly basis as the Employee of the Quarter. The employee will be selected based on certain qualifications and must meet the required standards. Qualifications include attendance, attitude, job performance, and participation in various meetings and credit union sponsored events. Nominees must show special characteristics and contributions in fulfilling his or her job duties. Nominations for Employee of the Quarter will be accepted from both credit union members and employees. Nomination forms are available at all locations. Pick up a form today and nominate the employee who you think reflects all these wonderful qualities!

We are proud to announce Jaclyn Medina as Alliance FCU's first Employee of the Quarter.



Jaclyn

Jaclyn, originally from Aztec, New Mexico began working with AFCU November 25, 2002. Jaclyn was selected because "she works efficiently and professionally. She is a real teamplayer who is good at her job and cares about the members. Jaclyn is always smiling and very helpful." In her spare time she enjoys spending time with her fiancé Chad and her cat Bebe.

2003 Scholarship Winners Announced

AFCU annually awards two eligible high school seniors a \$500.00 scholarship. We are proud to announce Rebecca Rowntree and Jennifer Rogers as this years recipients.



Rebecca

Rebecca, the daughter of Wes and Linda Rowntree, graduated from Lubbock High School 35th in a class of 596, with a GPA of 4.43. Rebecca will attend Texas A&M University and major in General Studies.



Jennifer

Jennifer, the daughter of Marshall and Lisa Rogers, graduated from Anton High School with GPA of 4.0 and was the Valedictorian of her class. Jennifer will attend Lubbock Christian University and major in Engineering.

Direct Deposit Overdraft Protection Amount Raised!

Now easier and more efficient than ever!! To better convenience our members we have raised the amount covered for Direct Deposit Overdraft Protection. The Credit Union will now cover your overdrafts up to the amount of **\$500.00!** The overdraft protection will help you avoid the hassle of dealing with any other merchants and their additional charges when checks are returned. If you need to verify how your overdraft protection is set up please contact the main office at 806-798-5554 or 800-687-4328.



USA PATRIOT ACT

(Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism)

In response to the terrorist attacks on September 11, 2001 President Bush signed the USA Patriot Act into law. The main purpose of the Act is to prevent and detect money laundering and the financing of terrorism. Also, it is anticipated that the Act will benefit all of us by reducing the growing incidence of fraud and identity theft. One section of the Act that affects each of us is the requirement that all financial institutions must verify the identity of anyone seeking to open an account or seeking to be a signatory on an account. Identification is also required of anyone with an existing account when a new account is opened or when he/she will be added as a signatory on an account unless verification of identity was previously documented. With the cooperation of members and other account holders, vendors, employees, and other financial institutions we can all reduce the possibility of money laundering, financing terrorism, fraud, and identity theft. Alliance Federal Credit Union pledges to protect the confidential information of its account holders as described in the Credit Union's Privacy Policy. We proudly support all efforts to protect and maintain the security of our members and our country.

Visit Alliance Federal Credit Union Online at
www.mycreditunion.net



Newly elected Congressman Randy Neugebauer made a special visit to Alliance Federal Credit Union on June 2, 2003. Mr. Neugebauer spoke on various issues pertaining to Credit Unions.

Congressman Neugebauer believes our region's most precious resources are our values, so he works hard promoting and defending them. He believes we must do everything we can to create opportunity and protect families so young people do not have to leave and look to other areas for opportunity and security.



Ty Allison, Jeff Huffman, Congressman Randy Neugebauer, EVP Daisy Sudduth, and CEO Kyle Ashley.

Main Office*

798-5554 / 800-687-4328

8401 Quaker Avenue
Lubbock, TX 79424

Branch Offices

Internet Branch

www.alliancecuonline.com or
www.mycreditunion.net

South

2599 74th Street
Lubbock, TX 79423

Central*

2220 34th Street
Lubbock, TX 79411

Medical District*

3802 24th Street
Lubbock, TX 79410

Levelland

712 8th Street
Levelland, TX 79336

Hours of Operation

Lobby

Monday-Friday 9:00 AM - 5:00 PM

Drive-Thru

Monday-Friday 7:30 AM - 6:00 PM

Saturday 8:00 AM - 1:00 PM

Levelland Branch

Monday-Friday 8:30 AM - 4:30 PM

Access 24/7

24-hour telephone teller

806-798-4604

800-687-1455

*ATM Locations

The Spirit is the official quarterly publication of Alliance Federal Credit Union. Comments and suggestions should be addressed to:

PO Box 64970

Lubbock, TX 79464-4970

email: info@alliancecuonline.com

An important
Element

for all your financial needs!

Have you ever wondered what the Alliance Federal Credit Union logo would look like on the side of a car?

Now you don't have to.



Look for AFCU's new Honda Element driving around town!

Follow us to one of our convenient locations for fast, friendly service for all of your financial needs!

AND THE WINNER IS...

Alliance FCU gave away a brand new computer in a drawing at the 2003 Lubbock Business Expo. The Expo is held annually in May at the Lubbock Civic Center. The lucky winner was Duane Mitchell pictured here with his new computer.



Lower Loan Rates!

New Vehicle

as low as

4.90% APR*

Used Vehicle

as low as

5.25% APR*

*With automatic payment and approved credit.

Holiday
Closings

Independence Day July 4, 2003
Labor Day September 1, 2003



Each account is insured up to \$100,000 by the National Credit Union Administration, an agency of the federal government.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.