

Alliance Federal Credit Union

# THE SPIRIT

*Serving our members for over 65 years.*

## 2010 SCHOLARSHIP

*Hard work pays off.*

Alliance FCU is awarding two \$1,000 scholarships for 2010.

Each applicant must be a high school senior with a minimum GPA of 3.0 on a 4.0 scale, bound for a two- or four-year college or university and a member of Alliance Federal Credit Union in good standing. Students who are not yet members may join the Credit Union and apply for our scholarship at the same time. Students must meet our field of membership qualifications by living, working or worshipping in Lubbock or Hockley County.

Applications and instructions are available online and at each of our locations. All completed applications must be turned in before close of business on Friday, May 21st. Winners will be notified by May 28th.

Please visit our website for complete information.



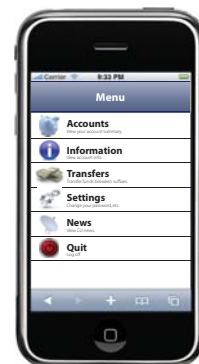
## CU MOBILE

Banking at your fingertips

CUMobile banking empowers a member's ability to transact credit union business with a mobile phone or device. You can view your account balances, review transaction history and make transfers.

CUMobile uniquely supports device-driven presentation technology. Whether using a PDA/Smartphone or a flip phone, the system recognizes the device and uses the device's graphical capabilities for dynamic presentation. Security is offered by way of a simple enrollment process wherein an electronic "cookie" is placed on the device.

CU Mobile will be available in fall of this year. And the best thing of all - it's absolutely FREE!



## Great road trips... *start with great auto loans.*



Call or apply online today!

# FUNDS AVAILABILITY

When you deposit an item (such as a check) drawn on another financial institution, there is always a time delay before the item reaches the institution on which it was drawn and we receive payment. In some cases, longer delays may apply. Alliance Federal Credit Union reserves the right to strictly follow Federal Reserve Funds Availability on any deposit. The Credit Union at its discretion may hold or restrict availability on deposits according to Federal Reserve Regulation CC.

The Credit Union will notify the member if there will be a delay in the ability to withdraw funds for any reason and the member will be told when the funds will be available. Should the Credit Union decide to delay availability on any deposit, the following schedule will be used:

## Special Rules for New Accounts:

If you are a new member, the following special rules will apply during the first 30 days your account is open:

- Funds from electronic direct deposits and cash deposits will be available the day we receive them.
- The first \$5,000 from a deposit of a check drawn on the U.S. Treasury will be available on the first business day after the day of your deposit. The excess over \$5,000 will be available on the ninth business day after the day of your deposit.
- The first \$5,000 from a deposit of (a) a U.S. Postal Service money order, (b) a check drawn on a Federal Reserve Bank or Federal Home Loan Bank, (c) a check drawn on a state or local government, (d) a cashier's, certified or teller's check, or (e) traveler's checks, will be available on the first business day after the day of your deposit. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. However, if you do not make the deposit in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will be available within a reasonable amount of time generally not exceeding nine business days.
- If we choose to accept a check as your agent for collection rather than to deposit it, these delay limits do not apply. The money will be posted to your account when received by us.

## Location of Check Endorsements:

Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge on the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind the address of the financial institution and the account holder. You will be responsible for any costs incurred by the Credit Union due to delays in returning checks deposited into your account that don't comply with the endorsement standards. *Effective February 27, 2010*

# Holiday Closings

## Memorial Day

Monday, May 31

## Independence Day

Monday, July 5\*\*

July 4, 2010 (the legal public holiday for Independence Day), falls on a Sunday. For Alliance FCU employees and members, Monday, July 5, will be treated as a holiday.

# CREDIT CARD ACT OF 2009

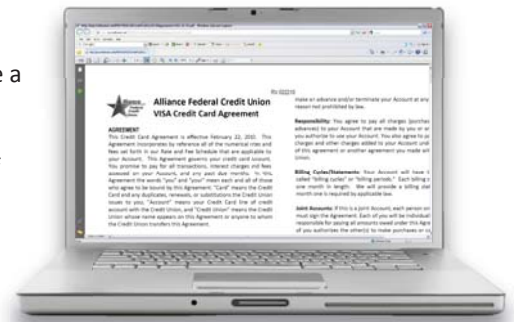
Law now requires credit card issuers to post their agreements

Beginning Feb. 22, 2010, credit card issuers were required under the Credit CARD Act of 2009 to make copies of all credit card agreements available to the public. Alliance FCU has now made our credit card agreement available on our website.

The card member agreement is a contract that spells out the terms and conditions of using a credit card, and penalties that may apply if you miss payments or violate other terms of the agreement. When there are changes in terms, credit card issuers would send notices that only include the new terms -- rather than sending the entire credit card agreement. The new credit card reform law allows consumers to access the full agreements even if they aren't current accountholders -- something that was not possible before the CARD Act.

One of the primary changes in credit card regulations is now cardholders have the ability to opt out of incurring over limit fees on their card. If you agree to allow us to charge overlimit fees, we may charge such a fee to the extent allowed by law when your Account goes over your credit limit. You have the right to opt-out of our charging the overlimit fee at any time by contacting the Credit Union. If you choose to opt-out, transactions that would cause your Account to exceed its credit limit by any amount will be declined.

If you are a current credit card account holder and would like a full copy of your agreement, you can request one at any of our branch offices or you may download a copy by clicking on the Card Services link of our website homepage.



### 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

### 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@alliancfcuonline.com](mailto:info@alliancfcuonline.com)
- Routing Number - 311385964
- [www.mycreditunion.net](http://www.mycreditunion.net)

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

