

Alliance Federal Credit Union

SPIRIT



Fall 2004

Alliance FYI



Alliance Federal Credit Union's technological innovations are

ever changing for better member service. Our latest technological advancement is a remote teller system in the drive-thru of the main office.

This remote teller system has a video system and state-of-the-art air tube with a signature pad to allow tellers face-to-face contact with the members. The system is helpful in drive-thru environments where direct visual contact is obstructed or not available. This highly advanced system features a flat screen display that has been designed to allow eye-to-eye contact with a member.

The teller unit mounts on an adjustable arm that easily moves to any teller's height. The



two-way member unit features a sunlight-viewable flat screen that displays color images and text. The system allows for both audio and visual communication between tellers and members.



Do you often wish you had more options for your checking account?

Do you want a range of advantages without paying monthly fees?

Now you can flex your financial muscles with Alliance Federal Credit Union's *Power Checking* account. With AFCU Power Checking enjoy the advantages of FREE Checking! With a Power Checking account you can have it all including FREE Online Banking, FREE Billpayer, FREE E-Statements and much more! You will receive two FREE boxes of checks per year and be automatically signed up for Overdraft Protection.

Contact a Financial Officer today to put a little more power in your checking!



Alliance Federal Credit Union cordially invites all members to our Annual Meeting

*Saturday, February 26, 2005
6:30 p.m.*

*Lubbock Memorial Civic Center
Banquet Hall
1501 6th Street*

Heavy hors d'oeuvres will be served.

There are three seats on the Board of Directors that are up for election. If you feel you could commit the time and effort it takes and 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 79464-4970

BOD@alliancecuonline.com

*All applications must be received by
December 31, 2004.*



Happy Holidays *from your Credit Union!*

To qualify for December Skip-a-Payment:

you must have not had an extension on your loan in the last 6 months;
you must not have had a late fee on your loan in the last 6 months.
Payments skipped must have a December due date.

The undersigned 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.

If you would like to get an early start on Christmas with a **December Skip-A-Payment** on your credit union loans, simply complete the Extension Agreement*. Sign, detach and return this form to Alliance Federal Credit Union no later than **November 30, 2004**.

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

Borrower Signature: _____ Date _____

Co-Borrower Signature: _____ Date _____

* SUBJECT TO APPROVAL.

LINE-OF-CREDIT, HOME IMPROVEMENT, REAL ESTATE AND ANY DELINQUENT LOANS ARE EXCLUDED. INTEREST WILL ACCRUE ON ALL LOANS EFFECTED BY THIS PROGRAM 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 PRINCIPLE LOAN BALANCE OF EACH NOTE WITH A SKIPPED DECEMBER 2004 PAYMENT.

AFCU information

Main Office*
798-5554 / 800-687-4328
8401 Quaker Ave.
Lubbock, TX 79424

Branch Offices
Internet Branch
www.mycrreditunion.net
South
2599 74th Street
Lubbock, TX 79423
Central*
2220 34th Street
Lubbock, TX 79411
Medical District*
3802 24th Street
Lubbock, TX 79410
Leveland
712 8th Street
Leveland, TX 79336

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 8:30 a.m. - 1:00 p.m.
Leveland Branch
Monday-Friday 8:30 a.m. - 5:30 p.m.

Access 24/7
24-hour telephone teller
806-798-4604
800-687-1455

*ATM Locations

Routing Number: 311385664

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

email: info@allianceonline.com

Employee of the Quarter



Alliance Federal Credit Union is proud to announce Shannon Dunlap as Employee of the Quarter for Fall 2004.

Shannon, who is originally from Lubbock, began working at the Credit Union September 26, 2001. She is currently a Financial Officer at the main office. Shannon is a "very hard-working and dedicated individual who places the member's needs first." She "always has a smile on her face" and is willing to help anyone in need. She makes the work environment very enjoyable and can always be counted on. When

Shannon is not working she enjoys spending time with her husband Bobby and their children. Congratulations Shannon!

Did you know. . .



The Northwest location of Alliance Federal Credit Union is nearing completion. We expect to open our doors later this year. This facility will be a full-service branch including a drive-thru and ATM. This location will also house our Mortgage and Real Estate

Lending Center. AFCU's Northwest branch office will be located at 1008 Frankford Avenue.

On October 28, 2004 The Check Clearing for the 21st Century Act, popularly known as Check 21 will go into effect and allow financial institutions to modernize their check clearing procedures to better serve the needs of the member and the Credit Union. Please contact the Credit Union with questions.

HOLIDAY CLOSINGS

All AFCU branch and drive-up teller locations will be closed in observance of the following holidays:

Columbus Day
Monday, October 11, 2004

Veterans' Day
Thursday, November 11, 2004

Thanksgiving Day
Thursday, November 25, 2004

Christmas Eve - Close at Noon
Friday, December 24, 2004

Christmas Day
Saturday, December 25, 2004

New Year's Eve
Friday, December 31, 2004

New Year's Day
Saturday, January 1, 2005

