

January/February 2016

MembersAlliance
CREDIT UNION

You can *rely* on us!


The **DIRECT** Line

a communication to our valued members

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We're Going Digital –Let's Stay Connected!



Would you prefer the convenience of receiving new product information, member updates, newsletters and other notices from MembersAlliance via e-mail on your digital device instead of in your mailbox? In early 2016, member communications and newsletters will be delivered to you digitally, via your provided e-mail address. This allows for a more timely, efficient means of communication to our valued members.

Now is a good time to update your contact information with us. Do we have your most current?:

–email address

–phone number (s) cell, work, other

–home address

Please take a minute to review your records with us. If you have updates, stop in and see a member service representative for assistance, or simply send us a letter with your updates and be sure to include your signature. If we have your e-mail address on file, you will begin receiving credit union information and newsletters by e-mail. Our newsletters will continue to be available in PDF format on our website as well. THANK YOU!

New Year, New Credit Card Debt? We can help!

Did the holidays add a little more to your high interest credit card? Make a resolution to transfer your high interest balance over to our VISA Platinum Rewards credit card!



Take advantage of this **special rate of 6.90% APR*** on all balance transfers and cash advances. And even better: the special rate is **good until the promotional balance is paid off!**

Now that's something to celebrate!

Once your MembersAlliance VISA credit card application is approved, you'll enjoy a credit card that offers everyday low interest rates, no annual fee, no balance transfer fee, no cash advance fee and rewards points you receive with every purchase, all year long. Use your rewards points for travel, merchandise, account credit, loan discounts and more.

Don't delay! Apply at any MACU location or go online at membersalliance.org.

choice
REWARDS



*APR=Annual Percentage Rate. Promotional rate subject to qualification. Application subject to credit approval. Special rate available to new and current cardholders. For cash advances and balance transfers made between Dec. 1, 2015- March 31, 2016, the rate is valid until the promotional balance is paid off. Any cash advances and balance transfers made after March 31, 2016 will be at the Annual Percentage Rate documented on your statement. Restrictions may apply. Learn more about the Choice Rewards program at www.membersalliance.org.

FREE WEBINAR for college bound students & parents

FREE WEBINAR!
JOIN US WEDNESDAY,
JANUARY 20, 2016



If you've applied to college, you need to fill out a FAFSA. This may be the most vital piece of your financial aid plan. It can also be long, confusing and time-consuming. . . which is where we help.

Student Choice, our private student loan provider, is excited to offer a FREE national webinar for all students and families on **January 20, 2016!** Join College Access Counselor, Patricia Popicean, as she takes college-bound students and parents through each step of completing the FAFSA – your gateway to FREE financial aid. Tune in for helpful hints on:

- The latest Federal updates
- What is the FAFSA
- Preparing items for the FAFSA
- Correctly completing the FAFSA
- What to expect after the FAFSA

Sign up now for the FREE National Webinar,
FAFSA: Before - During - After
@ www.membersalliance.studentchoice.org.

Need help to fill the funding gap after you've exhausted other financial aid sources? Talk to a MembersAlliance loan representative about how our affordable Student Choice Private Student Loan can be the right choice.

WebDirectm Mobile App: New year, new features

Have you updated your WebDirectm mobile app? Our next mobile banking update is scheduled for February 2016. New features for your ATM and Debit Card controls include:

- Activate new card
- Disable and Re-enable cards
- Block and re-issue cards marked as lost/stolen
- Add travel notifications



There will also be an iPay bill payment enhancement which will give you the ability to add new payees through the app.

2016 introduces the Debit Chip Card

The EMV or “chip” card update for MembersAlliance debit cards is scheduled for early 2016. Once in production, expiring cards will be replaced with the new chip card. You will receive instructions and information with your new cards, but as always, if you have questions, please feel free to contact us for additional information.

We will provide updates through our new e-communications channel on launch dates.

Making Resolutions May Improve Your Financial Condition

It's not as hard as you might think to achieve financial success. Here's how:

- ❑ **Break goals** into short-term goals that are easier and quicker to achieve.
- ❑ **Set up** automatic transfers to credit union savings accounts.
- ❑ **Set up** daily or weekly reminders for things you need to do to achieve your goal.
- ❑ **Track** your progress.
- ❑ **Meet** with someone often who will encourage you to stick to your goal.
- ❑ **Know** that you'll reward yourself if you reach your goal.

Affordable health care made easy



It's time to compare health insurance plans, find out if you qualify for financial assistance and get advice if needed. The TruStage Health Insurance Program puts the expertise of GoHealth at your fingertips.

- You could save \$434.39 a month on health insurance.*
- More than 75% of applicants qualify for financial help.**
- GoHealth advisors can help you find the right plan for you and your family.

Act now! Call 1-888-416-2166 or go to TruStageHealth.com today. The open enrollment period for the Affordable Care Act (ACA) runs from November 1 until January 31.

© TruStage, 2015. All rights reserved. The TruStage Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

*Families eligible for the Advance Premium Tax Credit save an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE). **Over 75% of those who enrolled through GoHealth are eligible for the Advance Premium Tax Credit to lower the cost of their health insurance (2014 OE)

Love Your Savings



MembersAlliance is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way members can save even more.

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

Get the details and start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan

How will you pay for the holidays this year?



Does even the thought of paying for the holidays again leave you overwhelmed? Take comfort. Relax, come in, and let our friendly staff help you create a savings plan and set up a **Christmas Club savings account** to prepare for the 2016 holiday season.

You Can Rely On Us!

MembersAlliance

You Can Rely On Us! CREDIT UNION

Main office

2550 S. Alpine Rd.

Rockford

815.226.2260

Perryville branch

6951 Olde Creek Rd.

Rockford

815.484.1160

Inside Walmart

3902 W. Riverside Blvd.

Rockford

815.484.5350

7219 Walton St.

Rockford

815.484.5345

4781 E. Rockton Rd.

Rockton

815.484.1250



Your deposits are insured to \$250,000 per account.
This institution is not federally insured.



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MembersAlliance Credit Union 77th Annual Meeting Notice

Thursday, February 18, 2016

5:30p.m.

MACU main office • 2550 S. Alpine Rd.

Rockford

All members are invited to attend!

refreshments • door prize



Calendar of Events

2016

Subject to change.

- | | |
|----------|---|
| Jan. 18 | Martin Luther King's Birthday
Traditional branches CLOSED
Walmart branches are OPEN |
| Jan. 20 | FREE FAFSA National Webinar
sponsored by Credit Union Student Choice
see pg. 2 for details |
| Feb. 9 | UTAS Retirement Planning Seminar
6:00-7:30pm MACU S. Alpine Rd. location
see insert page for details |
| Feb. 15 | President's Day
Traditional branches CLOSED
Walmart branches are OPEN |
| Feb. 18 | MACU 77th Annual Meeting
5:30pm MACU S. Alpine Rd. location |
| March 25 | Good Friday
Traditional branches CLOSE at 1pm
Walmart branches are OPEN 9am-7pm |