

**MembersAlliance**  
CREDIT UNION

You can *rely* on us!

# The DIRECT Line

a communication to our valued members

## Beyond The Gift Wrap: Making The Holiday Season More Meaningful!



Holiday gift giving is an important tradition, fostering love and appreciation between family, friends and co-workers.

The holidays are a chance for us to pamper our spouses, impress our bosses or spoil our kids with extra treats. *But what happens when the focus on gift giving becomes blown out of proportion? How can parents establish the holidays as more than just a giant present-fest?*

### Create your own family traditions.

Have a special recipe, unique decoration or group activity that's reserved for the holidays, and you are sure to maintain year after year. Rituals anchor holidays, give kids a sense of continuity and a tradition they can pass on for years to come.

### Turn the holidays into the season of giving.

Look for volunteer opportunities in your community. Places to volunteer range from animal shelters to elderly care facilities, to churches, community centers and even doing cleanup along highways. There is something for everyone.

### Get the whole family involved.

The responsibility for holiday preparations shouldn't fall on just the parents. Give each child a special holiday task or mission. They can include baking cookies, preparing placemats or name cards or wrapping gifts. Children love to feel accomplished, and by helping with the preparation, kids feel invested and interested in having a special holiday.

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## Help local kids by taking part in our Tutoring Club holiday fundraiser!

**Tutoring Clubs**, an outreach of Stateline Youth for Christ, will kick off their **7th annual holiday fundraiser** on December 2, National Giving Day. Once again, your local credit unions are joining efforts to support this outstanding program. Tickets will be on sale at all credit union locations for \$5, or 5 for \$20, thru Dec. 31st. **Your \$5 ticket offers an opportunity to WIN a \$1,000 VISA gift card** Grand prize, with 2nd-5th prizes consisting of VISA Gift cards totaling **\$500!**

**Tutoring Clubs** is a one-on-one mentoring relationship between a caring adult volunteer and an at-risk child in grades 1-5. This is a preemptive effort to direct children in becoming productive citizens. Students show improvement academically, socially and spiritually. Funds raised will go toward supplies and for creating additional clubs.

Visit [statelineyfc.org](http://statelineyfc.org) to learn more.



**TUTORING  
CLUBS**



## Let your holiday shopping earn You something extra!



With the holidays just around the corner, you have probably started your shopping. Now is a great time to apply for our **VISA Platinum Rewards Credit Card** to use for those holiday purchases and enjoy a low interest rate with no hidden fees.

Every new card holder will

receive **1,000 Bonus Points\*** to use on things like gift cards, travel, loan rate discounts and more!

**HURRY! This offer ends November 30, 2015.**

Apply at any MACU location or go online at [membersalliance.org](http://membersalliance.org).

\*Some restrictions apply. Subject to credit approval.



## Sign up for Teen Xtreme class! Be money savvy!

You let your teen have a Facebook account—Why not a debit card and checkbook? Chances are, your child already has a savings account. A debit card and checking account are great additional tools to help them learn to manage money now—while the stakes are small. As a credit union, we know that financial education goes hand in hand with good money management – and you're never too young to start!

That's why we created our **Teen Xtreme Class for members age 15-17**. Register him or her for our **Teen Xtreme Class** and get them started on the right path. This 4-hour class uses an easy to understand, real-life format to teach youth how to responsibly manage their money. **Our next class will be held on Saturday, November 7, 9am - 1pm at our South Alpine location. Registration is required. MACU members between the ages of 15-17 should have already received a letter and form in the mail which they can complete and return, or you can stop in the credit union and request a registration form. There's still time to register, but Hurry! Class size is limited.**



After taking the class, we invite our teens to open a checking account; we offer free checking with a Visa check card, online and mobile banking. If under the age of 18, a parent/guardian will need to be joint on the account.



## Lend Your Voice to Student Choice!

MembersAlliance Credit Union is committed to providing solutions that help our members successfully navigate every stage of life. Our Student Choice education lending program is one way we do that, and if we have helped you (or your child) achieve your dreams of higher education, we want to hear from you! Simply visit [lendyourvoicetostudentchoice.org](http://lendyourvoicetostudentchoice.org) to upload your story and picture before November 30, 2015, and you could receive a \$50 Amazon gift card!

Here are some prompts to get you started:

- How has the credit union lending process helped shape your financing decisions?
- Describe your experience working with our credit union.
- How has your education helped improve your life or how has it helped you in your career?

We look forward to reading your inspiring stories!

If you or a family member need help paying for college, visit [membersalliancecreditunion.studentchoice.org](http://membersalliancecreditunion.studentchoice.org) to learn more about our Student Choice private loan solution. We'll help you fill the funding gap at an affordable rate and terms that work for you.



## SOS Suspending License Renewal Notices

Due to the lack of a state budget, the Secretary of State's office is suspending the mailing of vehicle registration renewal reminder notices. By suspending this service, which will save approximately \$450,000 per month, the office will be able to prolong the ability to mail vehicle registration renewal stickers, titles and license plates to vehicle owners for a few months longer before the postage account is depleted. Vehicle owners are encouraged to be mindful of their vehicle registration status.

Motorists can sign up to receive reminder notices electronically by email. On the SOS main webpage, [www.cyberdriveillinois.com](http://www.cyberdriveillinois.com), click on "sign up to receive reminder notices electronically by email." You will need to know your Registration ID and PIN that appear on your registration card. If you do not have them, you can call **800-252-8980** and request this information.





## Support **Pink** with the 2016 Firefighters Calendars



Rockford Firefighters want to hang out with you all next year in exchange for a donation to help fight cancer and other fatal diseases.

The 2016 Rockford Firefighters Calendar is now available at local credit unions in the area. Proceeds from calendar sales will go to **Pink Heals** of Winnebago County.

MembersAlliance is selling the 2016 calendars at our S. Alpine and Perryville locations for \$15 each. Get yours and help a great cause!

## WebDirectm Mobile App offers new features

*Have you updated your WebDirectm mobile app?*

We are now offering a new version with several new features. Simply go to your app store and update the WebDirectm app, then log on to the app as you normally would. You may be required to re-register your device after the update.



New features include Pending Transactions and running balance, plus optional Quick Balance and Fingerprint Authentication. Questions? Call us any time for help.

**SAVING  
ON HEALTH  
INSURANCE  
CAN BE  
EASY.**

You could save  
**\$434.39** a month  
on health insurance.<sup>1</sup>



The TruStage Health Insurance Program is available to all credit union members.<sup>1</sup>

**Act Now! Enroll by January 31, 2016.**

For information, please call 1-888-416-2166 or visit [TruStageHealth.com](http://TruStageHealth.com) today.

<sup>1</sup>Families eligible for the Advance Premium Tax Credit saves an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE). 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. TruStage Insurance Agency 2015. All Rights Reserved.

## Going Away For The Holidays? Don't Announce It Online. . . Until You're Back

As if you didn't have enough to worry about, what with making travel arrangements and packing, but it's an important consideration. If you're going away for the holidays, don't announce it on Facebook, Twitter, or any other social networking site.

Scanning the newspaper for funerals and weddings for opportunities to break into homes while people are otherwise occupied is an old trick for thieves. Social networking sites are just a new spin on that. And while most sites allow you to restrict who gets your info, there are no restrictions on with whom your friends share it.



So warn your kids not to discuss upcoming travel plans with friends or share any personal information online. Use the feature that allows you to restrict who gets your information. Watch what you and your children post, ensuring that you don't give away too much information that could cause a home break in or lead to stolen identity.

As with all forms of identity theft, or just plain old theft; it's better to be safe than sorry.

## Coming to a digital device near you

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?

Watch for news about our new e-mail connections choice for members, coming soon!

**LOVE MY  
CREDIT UNION  
REWARDS**

**Exclusive discounts & benefits for credit union members.  
The more offers you take advantage of, the more you SAVE.  
Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).**

# 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



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This institution is not federally insured.



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MACU will be participating in the **Jingle Bell Run/Walk for Arthritis on Saturday, Nov. 21**. Some MACU employees have formed a team, the "Who Crew", to take part in this fun event.

**How can you help?** From Nov. 1 - 20, we will be selling "jingle bells" at all MACU locations. Any amount of "jingle" (donation) will be accepted and go directly to our local Arthritis Foundation. Or, you can sponsor a participant in the Run/Walk. **Thank you!**

from our family to yours ...

**HAPPY  
HOLIDAYS**

## Calendar of Events

Subject to change.

- |              |   |
|--------------|---|
| Nov. 3       | <b>"The ABCs of Medicare" Seminar</b><br>1 session 6-7:30p.m. MACU S. Alpine location               |
| Nov. 7       | <b>Teen Xtreme Class</b><br>9a.m.-1p.m. MACU S. Alpine location<br>see pg. 2 for details            |
| Nov. 11      | <b>Veteran's Day holiday</b><br>Traditional branches CLOSED. Instores are OPEN!                     |
| Nov. 26      | <b>Thanksgiving Day holiday</b><br>All branches CLOSED  |
| Dec. 24      | <b>Christmas Eve Day</b><br>All branches CLOSE at 1p.m.   |
| Dec. 25      | <b>Merry Christmas!</b><br>All branches CLOSED  |
| Dec. 26      | <b>Day after Christmas</b><br>Traditional branches CLOSED. Instores are OPEN!                       |
| Dec. 31      | <b>New Year's Eve Day</b><br>Traditional branches CLOSE at 1p.m.<br>Instore branches CLOSE at 3p.m. |
| Jan. 1, 2016 | <b>Happy New Year!</b><br>All branches CLOSED   |