YOU’RE INVITED!
Celebrate 75 years in our community!

On December 10, 2013, MembersAlliance will mark 75 years in business. We want to share this milestone with you, our valued members. From our humble beginnings as Sundstrand Credit Union to our now 18,000 member-strong MembersAlliance, we want to say THANK YOU for 75 wonderful years.

In celebration of this “Diamond Jubilee” we will be offering some special events this December, with an open house held at each branch. We invite you to stop by your favorite location and enjoy some refreshments, spin the prize wheel, and enter to win special celebration week drawings including a $75 VISA gift card at each branch! Our prize wheel will contain prizes including bonus rewards points, loan rate discounts, gift items, product giveaways, and more. Our 75th anniversary Open House Schedule is as follows:

- Wed., Dec. 4  Walmart Rockton branch 4781 E. Rockton Rd.
- Thurs., Dec. 5  Walmart branch 3902 W. Riverside
- Fri., Dec. 6  Walmart branch 7219 Walton St.
- Mon., Dec. 9  Perryville Branch 6951 Olde Creek Rd
- Tues., Dec. 10  Alpine Branch 2550 S. Alpine Rd.

75 years in business is truly remarkable. Speaking for the entire board and staff, we are proud to be part of such a fine Rockford Area business. We salute the founders and all of those who have contributed to the success of MembersAlliance through the years. As member owners, you will continue to contribute to our future success. Please join us as we celebrate!

Cheryl Sio, President

Timeline

1938  Sundstrand Credit Union is established
1939  Credit Union opened for business inside Sundstrand facility
1983  Share Drafts (checking accounts) offered
1984  Sundstrand Credit Union moved to new site at 2550 S. Alpine Rd
1986  S. Alpine building expanded; Safe deposit boxes added; VISA credit cards offered
1991  Name changed to MembersAlliance Credit Union
1994  S. Alpine building expansion completed
1998  membersalliance.org website launched
2000  Second location opened at Olde Creek and Perryville roads
2005  Walton St. and W. Riverside Walmart branches opened
2007  Rockton Walmart branch opened
2013  Credit union celebrates 75 years in business!
A special offer just in time for the holidays

6.90% APR*

on all Balance Transfers & Cash Advances


This holiday season, reward yourself with a credit card that doesn’t take the ho-ho-ho out of spending. A MembersAlliance VISA Platinum Rewards credit card offers low interest rates along with other money-saving benefits year round including:

- No annual fee
- No balance transfer fee
- No cash advance fee
- Rewards points with every purchase**!

If you already have our VISA credit card, consider transferring balances from other higher interest cards using this special low interest rate, and use the cash advance option for holiday shopping or end of year purchases. This isn’t one of those “bait and switch” offers. The special rate is valid until the promotional balance is paid off.

And don’t forget to check your Choice Rewards points, good for merchandise, travel, gift cards, account credit and more! Just log on to your online banking and visit your mycardinfo site.

Get your application online or at any of our convenient locations. Apply today!

*APR=Annual Percentage Rate. Promotional rate subject to qualification. For cash advances and balance transfers made between Oct. 1, 2013 - Feb. 28, 2014, the rate is valid and the promotional balance is paid off. Any cash advances and balance transfers made after Feb. 28, 2014, will be at the Annual Percentage Rate documented on your statement. **Learn more about Rewards Points and get details at www.membersalliance.org.

Teen Xtreme Class to be held Nov. 16

Teens can get a head start on learning to deal with their finances with our “TEEN XTREME CREDIT” Class. Teen Xtreme is designed for members age 15-17. Our next class will be held on Saturday, November 16, 9:00a.m.-1:00p.m at our S. Alpine Road location. This 4-hour class uses an easy to understand, real-life format to teach youth how to responsibly and effectively manage their money, putting them on a path to a sound financial future. They can also apply for our Teen Visa credit card after completing this course.*

To enroll in the Nov. 16th class, members between the ages of 15-17 will receive 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. Class size is limited. Questions? Call MACU at 815-226-2260 and ask for Pat or Lorna.

*restrictions apply.

A Private Loan solution with your best interest in mind

With the cost of education on the rise, the gap between college cost and available financial aid is growing wider every year. As a result, many students and families have resorted to higher-cost private student loans to fill the funding gap.

MembersAlliance is here to help! This time of year, you may be looking at funding your next semester, or have additional college expenses for which you weren’t prepared. With our Student Choice private loan solution, students can achieve their dreams of a higher education without the higher price tag often associated with private student loans. Benefits include:

- No Origination or Pre-Payment Fees
- Flexible repayment options including full in-school deferment
- Extremely competitive rates
- Easy online application and 24/7 call center services
- Convenient line-of-credit structure that lets you secure financing for your entire undergraduate career with just one application*

Financial education is another key component of the program. To learn more about MACU’s private student loan solution, visit www.membersalliance.studentchoice.org. The website provides in-depth information on all of the ways to finance a college education as well as calculators that will actually show you the numbers. Ask a loan representative for details.

*Subject to credit qualification and annual credit review. Students must also meet the school’s Satisfactory Academic Progress (SAP) requirements.

Do you have our mobile app?

It’s Free and available in the App Store and the Android Market. Take us with you!
You Can Rely On Us!

Home Path mortgage loan a nice option
A home for the holidays? Purchase a Fannie Mae foreclosed property, search for properties using HomePath, and finance through MembersAlliance for a low, competitive interest rate. HomePath® was designed by Fannie Mae to help sell the homes in their portfolio. Loans must be held by Fannie Mae, so check their website for the most up-to-date information.

Here are some highlights:
- Available for 30 & 15 year terms
- Up to 97% LTV Primary, 2nd homes & investment properties
- No Private Mortgage Insurance
- No Appraisal
- 6% concession allowed on Primary & 2nd Homes
- Flexible down payment sources allowed (gifts, grants, lender credits or contribution, unsecured loans from client’s employer or assets, etc.)

How to identify if the property qualifies: The HomePath.com website listing must contain either both the HomePath mortgage/renovation mortgage icons below:

Or, the website listing needs to have the HomePath mortgage icon below (just the renovation logo is ineligible) and the listing must show the property type as single-family.

NOTE: Must go through an approved “Home Path” Listing Realtor and have a unique Purchase Addendum. Under the Mortgage Lender list in the Financing section of the homepath.com site, you will not see MACU listed in Illinois. However, MACU is an originating lender; contact a MACU loan representative for assistance.

Do your holiday shopping with CheckRewards!
If you have a checking account and Visa check card with MembersAlliance, you can earn points to use for merchandise, gift cards and more. Have you received your certificate and enrolled at membersalliancecheckrewards.org to redeem your earned points? Now is the perfect time to take advantage of the CheckRewards program. You can go holiday shopping for gifts when you redeem your points, or buy something nice for yourself.

Here are 3 easy ways to earn CheckRewards Points:
- Use your check card for retail purchases
- Refer a friend to MACU
- Shop Online thru the membersalliancecheckrewards.org website

VISA gift cards are the perfect present!
Need a one-size-fits-all gift for that special someone on Santa’s list?

Choose a VISA gift card! In denominations from $10 - $500, it’s the perfect choice. Available at any MACU location. ‘Tis the season!

Smart holiday shopping takes planning & control
You say it every year after the holidays: “Next year I’m going to spend less money.” It’s easy to get carried away. It can be just as easy to stay financially fit, even during the busiest shopping season of the year.

The Credit Union National Association, the trade association for credit unions, and the Consumer Federation of America, Washington, D.C., suggest these holiday spending tips:

1. Budget your spending and set goals: Start with a realistic idea of how much you can spend on holiday gifts, food, travel, and so on. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.

2. Make a list: Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

3. Comparison shop: Take the time to find the best deal. Fight the urge to get your shopping over with as quickly as possible, and, for the procrastinator: Don’t wait until the last minute!

4. Trim your interest payments: If you must pay with a credit card instead of using cash, use a card with a low-interest rate. Now is a good time to look for a lower-rate card– start at your credit union. (see our VISA 6.9% special on pg 2)

5. Open a holiday club account: Put some money in the account each month based on how much you spent this year; arrange to have that amount automatically deducted from your paycheck. This way, next year you’ll have all the money you need. Plus, you’ll earn interest rather than making big interest payments to finance next year’s holiday shopping.

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WIN a Money Tree and Help Local Kids!

5th annual Tutoring Clubs Holiday Fundraiser

Tutoring Clubs, an outreach of Stateline Youth for Christ, is holding their fifth annual “Money Tree” holiday fundraiser from December 2-31, 2013. The purchase of a $5 ticket offers an opportunity to WIN a “money tree” full of gift cards—grand prize is a $1,000 VISA gift card, with 2nd-5th prizes totaling $500 also awarded. A maximum of 2500 tickets will be sold.

Proceeds help Tutoring Clubs, which assist local elementary school at risk students through intentional one-on-one relationships with caring adult volunteers. MACU is proud to continue our support of this community outreach program which tutors these local kids not only academically, but socially and spiritually, along with providing them a hot meal weekly.

More information on Tutoring Clubs can be found at statelineyfc.org or at the credit union. Please consider a $5+ donation when you visit one of our locations this December.

Calendar of Events

Nov. 11 Veteran’s Day - traditional offices closed
Nov. 28 Happy Thanksgiving! - all offices closed
Dec. 4-10 75th Anniversary Celebrations! see front pg.
Dec. 10 Happy 75th Anniversary MembersAlliance!
Dec. 24 Christmas Eve Day - all offices close 1:00pm
Dec. 25 Merry Christmas! all offices closed
Dec. 26 Day after Christmas - traditional offices closed, Walmart locations are open!
Dec. 31 New Year’s Eve Day - traditional offices close at 1pm, Walmart locations close at 3pm
Jan. 1, 2014 New Year’s Day - all offices closed