

f | i | n | a | n | c | i | a | l

FOCUS

A Personal Loan for Every Person



Consolidate debt, finance unexpected expenses. We'll help you find a loan that fits your needs, and your budget. Apply Today!

Rates as low as
8.00% APR*
 for 12-24 months

* APR= Annual Percentage Rate on the loan. Rates are quoted "as low as" and are subject to an evaluation of your credit. Rates may vary from rates shown. Payment example: 12 mo. loan @ 8.00%APR would be \$86.46 per thousand borrowed. 24 mo. loan @ 8.00% APR would be \$44.96 per thousand borrowed. Other rates and terms are available.

IRAs: From Dreams to Reality

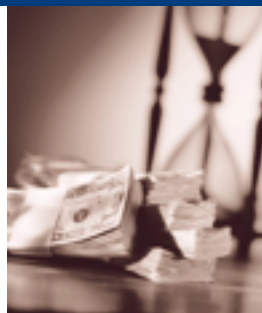
Start Thinking about Tomorrow Today.

Everyone dreams about retirement. It's a time to relax, take it easy, and do the things you want — when you want.

Retirement should not be a time to worry about money. That time is now.

But Not to Worry.

Open an Individual Retirement Account (IRA) with us. An IRA is perfect for long-term savings. In fact, that's why it was created — as a long-term investment for retirement.



IRAs Save on Taxes, Too

Studies show that 70% of credit union members can get immediate tax benefits from deductible IRA contributions. Plus, all IRA owners benefit from tax-deferred earnings.

This means you don't pay taxes on your contributions until you begin withdrawing funds at retirement, when you are most likely in a lower tax bracket.

Open One Any Time

There's no minimum or maximum age to open an IRA. The sooner you start saving, the more you'll have when you retire.

Sounds like a dream, doesn't it? Well, it's not a dream. It's reality.

Call or stop by to ask about a credit union IRA today!

Beat the Winter Blues and Refinance Your Loans with First Alliance Credit Union

Are your bills piling up? Feeling stuffed by holiday debt? Or cooped up by the cold? Is winter getting you down? There's a warming trend on the horizon... First Alliance Credit Union! We are here to help you climb out from under your mid-winter doldrums.

Refinance Today!

With low rates from First Alliance Credit Union, you can refinance your high-interest loans, make lower monthly payments, and pay less in the long run. Wait a minute! It's feeling like spring already!

Auto Loans

Paying too much for your car? Refinance with us and we'll help you save. First Alliance Credit Union's policy is to better the rate from a competitor or tell you to keep your loan where it is. Sound fair?

Home Equity Loans

If you have a Home Equity Loan--single sum or line of credit--you can refinance with us and come out ahead. For example, refinancing a Home Equity Line of Credit may extend your draw period, affording you access to cash for a longer period of time. Plus, at our low interest rate, you'll save over the life of the loan. How great is that?

Shake off those winter blues. Refinance your debt with First Alliance Credit Union and warm up to savings!

Join Us for Our 74th Annual Meeting

March 1, 2007 · 6:30 p.m.
Ramada Inn SW · 1517 16th Street

Our Annual Meeting is more than just a business get-together that happens once a year. It's a solid commitment by staff, members, and volunteers to keep the credit union vibrant and healthy. Please join us to learn more about your credit union and its volunteers. The following individuals are nominees for:



Harold Wobschall, *Chairman; Personnel Committee; Facilities Committee*

Harold Wobschall has been retired from the Water Department, Rochester Public Utilities for several years. Harold has held numerous positions on the Board of Directors, and is presently chairman of the board and chairman of the facilities committee. He has represented First Alliance at a number of State and National Credit Union functions and events, including: Hike the Hill, Credit Union Day at the Capitol, Hiawatha Chapter Meetings, Governmental Affairs Conferences and more. In addition to his volunteer work for First Alliance Credit Union, he currently spends three days a week volunteering with Habitat for Humanity. Harry has been a part of First Alliance's official family for over 40 years.



Gregory Eichten, *Vice Chairman; Credit Committee; ALCO Chair*

Gregory Eichten is a graduate of St. John's University near St. Cloud. He was previously employed by McGladry and Pullen as a CPA, while residing in St. Paul. He moved to Rochester in 1991 and began working for Tuohy Furniture in Chatfield, and currently holds the position of CFO. Greg is an active member of the credit committee and Chairman of the ALCO Committee.



David Griffin, *Personnel Chair*

David Griffin is a graduate of the University of Minnesota. He worked at Olmsted County as a probation officer and worked in corrections for about 18 years. Then he went to work in the County's Human Resources Department and was the Director of Human Resources for about 13 years until he retired in 1996. David has been a credit union volunteer for over 30 years and is currently chairman of the credit union's personnel committee.



Leonard Cronin, *Supervisory Committee Chair; ALCO Committee*

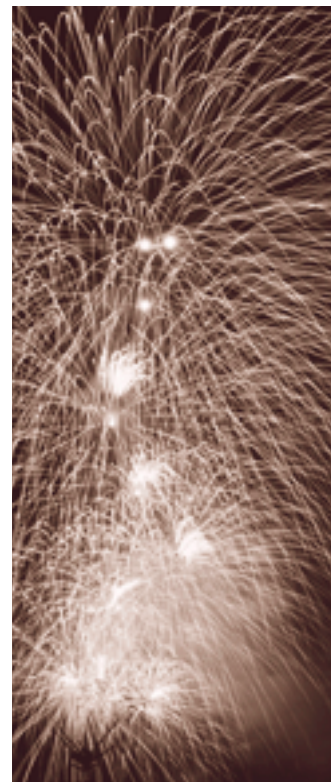
Leonard Cronin joined the Supervisory Committee in November of 2003. He is an Accounting professor at Rochester Community and Technical College. He is a Certified Public Accountant and a Certified Internal Auditor. Leonard resides in Rochester with his wife and family.

IT'S TIME TO CELEBRATE!

2007 is First Alliance's 75th Year as a Credit Union



In celebration of our 75th year in business, First Alliance will be holding a year long celebration. As a member of First Alliance, you will have the opportunity to participate in a number of great events. Be on the look out for product specials, give-a-ways, prize drawings and more! There's a lot in store for our members in 2007!



Rates that will spark your interest

Check out our
rates on Money
Market accounts,
Holiday Club
accounts,
Vacation accounts
and IRA Savings
accounts!

First Alliance
Credit Union



320 Alliance Place NE
Rochester, MN 55906
507-288-0330
800-866-8199
www.firstalliancecu.com
info@firstalliancecu.com

501 16th Street SE
Rochester, MN 55904
507-288-0330
800-866-8199

1011 Tompkins Drive NE
Byron, MN 55920
507-288-0330
800-866-8199

The content of *Financial Focus* is not intended as legal or financial planning advice. First Alliance Credit Union does not purport the articles to be a complete statement of facts, legalities, and other considerations.

