

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

# FOCUS

## Take a Seat!

Give the gift of comfort and relaxation to family and friends when you refer a new member to First Alliance Credit Union. You and the new member will each receive a fold-out chair with a case! Simply tell your friends and family about the value of FACU membership and encourage them to join. Everyone benefits!



## RED TAG LOAN SALE!



**Loans\***  
**discounted up to 1%!**

**Hurry!**

A sale this good won't last long!

\*Excludes lines of credit, Real Estate Loans, and Visa Credit Cards.

No other discounts or offers apply. Amount financed and interest rate will be determined by an evaluation of your credit.

Offer valid on new loans to FACU only.  
**(507) 288-0330 [www.firstalliancecu.com](http://www.firstalliancecu.com)**



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

## Access to Complete Financial Solutions with Just One Click

It's easy to connect with a full network of financial solutions. Simply visit our web site at [www.firstalliancecu.com](http://www.firstalliancecu.com), then click on the Member Resources drop down tab and click on MEMBERS Financial Network.

MEMBERS Financial Network is a comprehensive resource that's easy to use, and available 24/7, to help you plan your financial future and to answer your financial questions. By using this tool, you can:

- Get auto insurance quotes and product details and update your CUNA Mutual Life Insurance policies all online.
- Use electronic calculators for planning and evaluating your financial goals.
- Access a wide selection of educational financial articles.

For a complete range of information and help with your financial directions and decisions, visit our web site at [www.firstalliancecu.com](http://www.firstalliancecu.com), then click on the Member Resources drop down tab and click on MEMBERS Financial Network.



## It's Never too Early to Begin Saving! It's easy with Jump \$tart!

At First Alliance Credit Union we are committed to helping all of our members become good savers. We are pleased to introduce a new savings program designed for our members under the age of eighteen.

Jump \$tart Savings Accounts and ATM Cards are a great way to get children off and saving! Jump \$tart Savings Accounts can be opened with a minimum deposit of \$25.00, and ATM cards are FREE!

Jump \$tart! Certificates of Deposit have a low minimum balance of \$100.00. We offer terms from 3 months to 60 months at attractive rates, like **4.50%APY\*** for 12 months. Additional deposits can be made to a Jump \$tart Certificate in any amount at any time.



Jump \$tart Money Markets have a low minimum balance of \$500.00 and a great interest rate of **1.75%APY\***. Deposits can be made to a Jump \$tart Money Market at anytime.

Did you know that Visa Gift Cards aren't just for gifts anymore? You can load a Visa Gift Card with a predetermined amount and he or she can use the card wherever Visa is accepted? Using the Visa Gift Card is much more secure than carrying cash, and when the funds on the card are gone they are gone, which can help your children learn to budget and spend wisely. There is a small fee for the purchase of a gift card.

Stop by one of our Rochester locations today to open a Jump \$tart Account and receive a First Alliance Credit Union Sport Pak Backpack.

For more information about our other credit union products or services please stop by one of our locations or call us at **(800) 866-8199** or **(507) 288-0330**.

\*APY=Annual Percentage Yield. The dividend rate effective as of 7/3/06 is 4.410% APR. \$100.00 minimum balance required. Early withdrawal penalty will apply.

## First Alliance Product Information

### Skip... Past Your Loan Payment(s) this August!

First Alliance wants to make your summer wishes come true by offering **Skip-a-Payment**. All you need to do is choose the First Alliance Credit Union loan payment(s) you would like to skip for the month of August. You couldn't ask for anything more!

For a low \$15.00 fee, you can take advantage of this opportunity from First Alliance, allowing you the extra spending power, and of course, the peace of mind you deserve this summer.



\*Terms and Conditions: This offer is not valid for delinquent loans or loans that have been delinquent in the past six months. Offer is not valid on student loans, construction loans and first mortgages. A finance charge on the outstanding balance will continue to accrue during August. Member participation is optional.

**First Alliance**  
Credit Union  
without you, we're just a bank



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