

## FOCUS

## Take Advantage of Our Mortgages Made Simple

Buying a home can be a daunting process and finding the right financing can be overwhelming. At First Alliance, we have years of experience in Mortgage Financing and we understand your needs. Our mortgage lenders listen to your concerns and find a solution. Whether it be a new home, a refinance or a home improvement project, we are here to help.

### We Provide Affordable Solutions

- *Easier Qualifying.* No hoops to jump through. Reasonable guidelines tailored to suit your lifestyle.
- *Flexible Financing.* We evaluate and consider everyone's unique credit or financial situations.
- *Competitive Rates.* Low financing fees, competitive rates.
- *Personal Service.* Providing personal service, to you, our member is what we do best. We stand behind our loans before and after the closings.

### Mortgage Programs Available:

- Conventional
- Adjustable Rate
- Balloon
- FHA
- New Construction
- Bridge Loans
- Home Equity Financing
- Home Equity Line of Credit



Our mortgage lenders are committed to finding the solution that's right for you. Call today!  
800-866-8199 or  
507-288-0330.  
Our rates are updated daily on the web at [www.firstalliancecu.com](http://www.firstalliancecu.com).

## Phony Emails Are Phishing For Your Identity

Consumers who use e-mail have yet another scam to watch out for. Fake e-mails purporting to come from your financial institution or credit card issuer asking you to "confirm" your account number and other specific data under the guise of updating their records. This is known as "phishing." The objective is to fish for your personal information in order to steal your identity. Just about everyone knows the disaster that can happen after that.

These e-mails are official-looking messages that are designed to trick you into divulging your financial and personal information, such as account numbers, passwords, user IDs, Social Security number and similar data linked to your personal, financial life. Such messages may even look like they're coming from First Alliance Credit Union. Keep in mind that we would **never** ask you for any kind of confidential or financial information by e-mail.

### Your Best Protection Is Self-Defense

Never reply to an e-mail message that requests personal or financial information, even if it appears to be legitimate. Telephone the institution using a number you already have to find out if it is seeking such information, and respond accordingly.

Follow these tips if you should receive what appears to be a phishing e-mail message.

- Treat such an e-mail with suspicion.
- Do not reply or click on a link appearing within it.
- Contact the alleged sending institution to report the suspicious e-mail. If requested, forward the message to the company for their follow-up.

## Join Us for Our 73rd Annual Meeting

February 23, 2006 · 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:



**James Loehr, Director**

James Loehr is a Project Manager for the extension of sanitary sewer, watermain and construction of water towers to serve existing neighborhoods and new developments. He has worked for the City of Rochester for more than 30 years, and has been a member of First Alliance Credit Union ever since. He has lived in Rochester for 49 years. Jim has three grandchildren. In his spare time he enjoys boating, fishing, golfing and traveling and of course playing with his grandkids. Jim joined the Board of Directors in April 2004.



**Brent Walz, Director**

Brent has served on the Board of Directors since 2004. He has a Bachelor of Arts in Economics from Saint Cloud State University and a Juris Doctorate from the University of South Dakota. He's employed as an attorney in the Civil Division of the Olmstead County Attorney's office. He resides in Rochester with his wife.



**Bobbi Olson, Director**

Bobbi Olson has served on the Board of Directors since 2005. She has more than 18 years of financial and general management experience. She was employed as Senior Vice-President/Chief Financial Officer for IBM Mid America Employees Credit Union until 2001 and now owns CommonCents Financial Services. She is a member of numerous professional organizations and volunteers her time at various charitable organizations including teaching Junior Achievement. She resides in Byron with her husband Bill and their three children.



**Renada Moehnke, Supervisory Committee**

Renada Moehnke has been a member of the Supervisory Committee since 2005. She has over 20 years of credit union management experience in member services, accounting and lending. Renada and her husband are retired and recently moved back to Rochester where they are both from.



**Peter Heldt, Supervisory Committee**

Peter Heldt has been a member of the Supervisory Committee since 2005. He has years of accounting experience, currently at Rochester Management Accounting for the Mayo Foundation. Peter is an accounting instructor part-time for RCTC; and he has taught at South Central Technical College and Riverland Technical College. He resides in Rochester.

If you are interested in running for any of these positions, please contact Jessica Winters at 507-288-0330 x7646 for an application.

## First Alliance Loan Information

### Web Loan Makes Applying for Loans Even Easier! Apply On-line 24 Hours a Day, 7 Days a Week!

First Alliance makes applying for and receiving a loan easy and convenient! Simply log onto CU Connect, our on-line banking system and click on "Loans." You will then be directed to our on-line loan application.



Web Loan can save you time and money. In the past, completing a Loan Application consisted of finding time to run to the branch, meeting with a lender, and filling out forms. With Web Loan, you can fill out a loan application in a matter of minutes and submit it with a click of a button!

Web Loan is provided through a secure connection, and you will receive communication from a Member Service Representative about your loan promptly. Your user ID for CUConnect is your account number. Please contact us for a PIN number if you don't have one.

### Put Your Built-Up Equity to Work For You!

We'll pay up to \$250 toward closing costs on a any Home Equity Loan product. See us today!



### Let Us Help You Tackle Your Debt! Signature Loans as low as 8.99% APR\*



\*APR = Annual Percentage Rate. Rates are quoted "as low as" and are subject to an evaluation of your credit. Rates may vary from rate shown. Payment example: a 12-month loan at 8.99% APR would be \$86.84 per \$1,000 borrowed. Other rates and terms are available.



**United Way Raffle Winner**  
Congratulations to Jodi Babcock, the winner of our first Annual United Way 50/50 Raffle! She received \$250.60. Jodi is pictured with Kelly McDonough, President/CEO.

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



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