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FOCUS

Online Security Enhancement: Your Security is Our Priority

First Alliance Credit Union is committed to safeguarding the security of your financial information. As a member, you have entrusted us to protect your funds and personal information. With services like CU Connect online banking, we take the level of security you deserve and expect seriously.

For that reason, in the coming weeks we will be requiring members to enroll in **CU Secure**, an enhanced login security product to protect you when banking online. **CU Secure** is a free and easy way to help protect you from fraud and identity theft.

How it works:

- Log on to online banking
- Choose an image and name it
- Set up your challenge questions and answers, and you're all set

CU Secure login security identifies you as the true "owner" of your accounts by recognizing not only your password but your computer as well. If CU Connect doesn't recognize the computer you are using, you will be asked to answer "challenge questions" as an additional line of defense to help prevent unauthorized access to your accounts.

This is just one more step First Alliance is taking to help protect you against online fraud. If you have any questions, please contact us at 507-288-0330 or via email info@firstalliancecu.com. Also, be on the look out for more information regarding **CU Secure**.



We're Making Changes to Serve You Better!

You may have noticed when visiting one of our branch locations that some staff members aren't where they used to be. With the introduction of the Byron branch, we've made a few changes to be able to continue to provide you with the highest quality service.

We're excited to announce that mortgage loan representatives are available in all three branch locations. **Pam Evans** is the mortgage loan representative in the South branch location, **Greg Hird** is the mortgage loan representative in the Byron branch location, and **Linda Hull** is the mortgage loan representative in the North location. Pam, Greg and Linda are ready to help you with all of your mortgage lending needs.



Pam Evans (South)



Greg Hird (Byron)



Linda Hull (North)

Glide Past your Loan Payments this December or January!

First Alliance wants to make your holiday 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 either the month of December or January. For a low \$25.00 fee, you can take advantage of this opportunity, allowing you the extra spending power, and of course, the peace of mind you deserve this holiday season. To participate, simply fill out and mail in the coupon enclosed in your statement or stop by any FACU location for a coupon.



^{*}Terms and Conditions: This offer is not valid for delinquent loans or loans that have been delinquent in the past 6 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 December and January. Member participation is optional.

Byron Branch Information

1011 Tompkins Drive NE • Byron, MN 55920

Lobby Hours: Monday – Friday 9:00 A.M. – 5:00 P.M.
Saturday 9:00 A.M. – 12:00 P.M.

Drive Thru: Monday – Friday 7:30 A.M. – 6:00 P.M.
Saturday 9:00 A.M. – 12:00 P.M.

Finding the Right Gift is Never Easy... Visa Gift Cards Make it Easy!

The Visa® Gift Card is a prepaid card that can be used everywhere Visa is accepted, including retail stores and online merchants. Because it is a prepaid card, spending is limited to the amount of money placed on the card by the purchaser.

Visa Gift Cards come in a variety of denominations. See us at any branch location today!



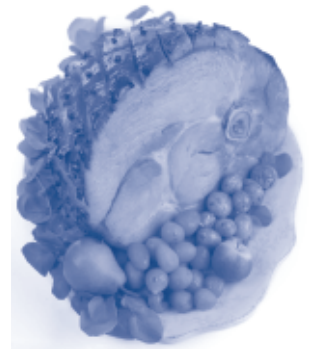
Join Us for our new Byron Branch Grand Opening Celebration December 4–8

First Alliance will be celebrating the Grand Opening of our new Byron branch **December 4–8, 2006**. We have a number of activities and events planned for the week, including:

- Great food from local restaurants in Byron
- Drawings for an iPod, DVD player and flat-screen TV
- Give-aways
- Product specials
- and more!

The first 50 people to open a checking account with qualified direct deposit during the week will receive a holiday ham.

Stop by our new Byron branch at **1011 Tompkins Drive NE in Byron**.



First Alliance
Credit Union



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