



Priority News

August 2008

A publication of Community Alliance Credit Union

Visa Platinum, Platinum Preferred, and Platinum Preferred Premium

0% APR*

Balance Transfers For First 6 Months!

If you have credit card balances at other financial institutions, pay them off with a Credit Union Visa and your rate will be 0% for the first 6 months.

As Low As

6.74% APR*

Purchases & Cash Advances

Carry a Visa credit card from your Credit Union with rates as low as 6.74% APR and use it for all of your shopping and travel needs.

- No Annual Fee
- Low Variable Rates
- Rewards on Preferred and Preferred Premium Cards
- Online Account Access 24/7/365
- Visa's Zero Liability Policy**
- And More!

Apply Today

- Call or stop by the Credit Union office
- Apply online at communityalliancecu.org click on *Lending, Applications, Loan Application*, and then for loan type select *CREDIT CARD (NEW)*.

*APR = Annual Percentage Rate. Balance Transfer: 0% introductory APR for the first 6 billing cycles from account opening on balance transfers. This introductory rate is subject to change if any payment is received after the due date, you make a payment that is not honored by your financial institution, or you close your account. This 0% introductory rate does not apply to purchases or cash advances. Rate based on individual creditworthiness. Rate subject to change without prior notice.

**Covers U.S. issued cards only for unauthorized transactions. Policy does not apply to PIN transactions.



Your Money is Safe with Community Alliance Credit Union!

You've been hearing a lot of information lately about the problems with IndyMac Bank and the government support of Fannie Mae and Freddie Mac, the two government sponsored mortgage programs. Other news stories are concerning the problems being experienced by other large mortgage companies and financial institutions.

We would like to take this opportunity to let you know that your Credit Union does not invest in risky ventures, and we do not participate in sub-prime lending. All decisions about investments are made with the utmost protection in mind for the Credit Union and our members.

Your savings at Community Alliance Credit Union are insured by the National Credit Union Administration, a U.S. Government Agency up to \$100,000, and up to \$250,000 for most retirement accounts.

If you have more than \$100,000 on deposit at any insured financial institution, it would be wise to distribute those funds into different accounts in different names (i.e. your spouse or children with different primary and joint names).

Rest assured that your Credit Union is safe and secure...now and for many years to come.



FREE Unlimited Phone Transfers *For Priority Plus Members Only!*

You may call and talk to us over the phone directly during business hours and have us make transfers within your account or other authorized accounts.

Remember, our Livonia branch is **open 7 days a week** at 734.464.8079 for your convenience.

Did You Know?

- You can use Online Banking & Bill Pay 24/7 from any computer with Internet access.
- We're offering a Member Economic Stimulus program where you can win Cash, Gas, or Detroit Tiger tickets. Ask for details.
- You can use more than 25,000 surcharge-free ATMs throughout the U.S. through the CO-OP Network system.
- If you travel out of state during the winter or holidays, there are hundreds of shared branches available to you throughout the U.S. Visit www.co-opnetwork.org for locations.

Take a Walk – It's the Easiest Exercise!

Walking is one of the easiest ways to get the exercise you need to stay healthy. Some of the benefits include:

- Increased cardiovascular and pulmonary fitness
- Reduced risk of heart disease and stroke
- Improved management of conditions such as high blood pressure, high cholesterol, joint and muscular pain or stiffness, and diabetes
- Stronger bones and improved balance
- Increased muscle strength and endurance
- Reduced body fat



Walk for 30 minutes a day as briskly as you can. "Brisk" means that you can still talk but not sing, and you may be puffing slightly. Be sure to stretch before and after you walk. There are many ways to get extra walking into your daily routine such as:

- Try taking the stairs instead of the elevator.
- Get off public transportation one stop earlier and walk to work or home.
- Do housework like vacuuming.
- Walk (don't drive) to the local shops.
- Walk the dog (or your neighbor's dog).

Before starting any new exercise program, be sure to check with your doctor first.

Cooling Tips for Energy Savings

- Whole-house fans help cool your home by pulling cool air through the house and exhausting warm air through the attic. They are effective when operated at night and when the outside air is cooler than the inside.
- Set your thermostat as high as comfortably possible in the summer. The less difference between the indoor and outdoor temperatures, the lower your overall cooling bill will be.
- Don't set your thermostat at a colder setting than normal when you turn on your air conditioner. It will not cool your home any faster and could result in excessive cooling and, therefore, unnecessary expense.
- Consider using an interior fan in conjunction with your window air conditioner to spread the cooled air more effectively through your home without greatly increasing your power use.
- Plant trees or shrubs to shade air conditioning units but not to block the airflow. If possible, place your room air conditioner on the north side of the house. A unit operating in the shade uses as much as 10% less electricity than the same one operating in the sun.
- **\$ Long-Term Savings Tip:** If your air conditioner is old, consider purchasing a new, energy-efficient model. You could save up to 50% on your utility bill for cooling.



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Your Guide To Financial Success

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