



JANUARY 2016

CENTERED ON YOU

HOME IMPROVEMENT LOANS TO FIT YOUR NEEDS

Start the new year with a new look for your home! It's home improvement time and CentralAlliance Credit Union is ready to make your home improvement plans a reality. From outdated countertops or drafty windows to replacing an inefficient furnace, updating a bathroom or finishing a basement...let us help you get them done!

Unlike other lenders, our rates are **FIXED**, not tied to prime. You don't want a variable rate loan now, when rates are likely to go up. Our closing costs may be as low as \$117.00. And the most important part, we don't make you have a checking account to get the best rate. We want to earn your business, not force it. The next time you need the best home equity loan, line of credit or a new mortgage, visit CentralAlliance Credit Union!



*CentralAlliance Credit Union is an Equal Housing Opportunity Lender. Deposits insured by NCUA. Application subject to approval.

RECEIVE YOUR TAX INFORMATION FASTER WITH eNOTICES!

Sign up for eNotices, to receive quick, convenient announcements, alerting you to important account information much quicker than standard mail.

Receive notices on items such as:

- Loan Delinquency
- Certificate Maturity and Renewals
- NSF & Overdrafts
- Closed Account Notices
- Tax Forms:
 - 1098 Mortgage Interest Paid
 - 1099 Interest Income



my **VIRTUAL**
StrongBox

Sign up for eNotices and stay in touch with your account.

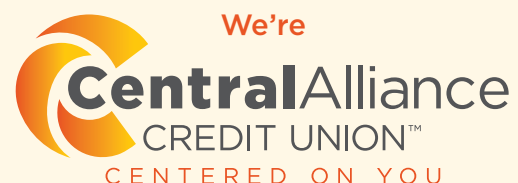
Steps to enroll:

1. Log into Virtual Branch
2. Click on the Self Service Tab
3. Under Additional Services, Click on eNotices
4. Enjoy quicker and Easier Access

Plus, save your tax documents using **MY VIRTUAL STRONG BOX!** My Virtual Strong Box stores electronic copies of your most important documents on the web, through online banking. You can save copies of your will, your passport, your insurance policy- any electronic document you just can't trust other cloud providers to protect. It's backed by our multi-factor security on super-secure, redundant servers, with 24-hour monitoring. Best of all, you can customize it to suit your needs. Log in to Virtual Branch to set up your own electronic safe deposit box, with My Virtual Strong Box. 25 mb of space free to all members.

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When does a home become a home? Is it when the first family photo is hung on the refrigerator? Maybe when the first batch of cookies comes fresh out of the oven or when you find out your family is about to grow. Or for that matter, if the kids are gone, maybe it's time to downsize. At CentralAlliance, we believe a home becomes a home the moment you walk through the door of your new home and it stays that way every moment after. If you're looking for a new house to make your home, come to CentralAlliance to get started. Approval in minutes, not days, with the security of knowing someone is looking out for you all along the way. Building or buying, we'll partner with you to get the right loan to make your dreams come true. Of course, if it's a Home Equity Line of credit you are looking for, we can put that together for you too. Home Equity Lines of Credit give you the convenience of having funds available, for any reason, whenever you need it. It's flexible and fast.



TRANSFER YOUR HIGH RATE CARDS TO CENTRALALLIANCE

We know there is no better time than now to get started on your financial goals. Think of how much money you can save by consolidating high-interest debt into your low-rate **CentralAlliance Credit Card**. Maximize your savings by completing a **FEE FREE balance transfer with CentralAlliance**. For a limited time & while rates are still low, we are offering a “Transfer Your Balance” special with a rate of **3.49%**! We know with department store cards, you are paying double digit interest. Most cards are at rates higher than 18%. At this rate, will you ever get ahead? Will you ever pay off the balance? Let **CentralAlliance** help you pay off your balances faster! Let’s work together to get you on the road to saving money and improving your financial well-being.



MAKE THE MOST OF YOUR MONEY

It doesn’t matter if you’re looking for a new or used Car, Truck, Boat or RV, CentralAlliance Credit Union has a lending package that will fit your needs & help you make the most of your money. At CentralAlliance Credit Union, you deal with an experienced Loan Officer that has your best interest at heart. Unlike dealerships, who will shop you around to multiple finance companies (Each pulling your credit report, thus lowering your score), CentralAlliance helps you make the loan decision that is best for YOU! We listen to you and give you different options to meet your financial goals. Our flexible financing programs offer up to seven-year terms and the options to make weekly, bi-weekly, or monthly payments. The dealerships won’t do that!

Getting a loan from CentralAlliance is easy with our affordable rates, simple online applications and flexible terms! All loans are signed digitally in minutes. In fact, we can close on loans without you having to be present at one of our offices. Oh... and the most important part, at CentralAlliance, we don’t make you have a checking account to get the best rate.



ATTENTION CENTRALALLIANCE VISA DEBIT CARD MEMBERS:

Non-Visa Debit Transactions on Visa Branded Cards

Please note that when you use your Visa Check Card at certain merchant locations, the following may take place. While in the past, transactions have been processed as Visa Check Card transactions through the VISA network, unless you entered a PIN, but in the future, if you don’t enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the PULSE network. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that if you choose to use PULSE, when making a transaction without a PIN, different terms may apply and you will not be eligible for certain protections and rights applicable only to Visa Check Card transactions, as described in your cardholder agreement. Protections will not apply to transactions processed on the Regional networks such as PULSE.

Please contact us at 920-720-2572 or 800-236-5228 and ask for Member Services if you have further questions in regards to the VISA network Zero Liability Protection.

USA Patriot Act and Identification Program

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers’ license, or other identifying documents. In some cases, identification will be requested for current account holders, if original documentation was not obtained with the opening of the account. We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.

Annual Meeting

Date: March 15, 2016
Time: 5:30 p.m.
Location: CentralAlliance Credit Union
625 Deerwood Ave.
Neenah, WI 54956

If you plan to attend, please call 920-720-2572 for reservations by: Tuesday, March 1, 2016



LOCATIONS / HOURS / CONTACT INFORMATION

CentralAllianceCU.org

APPLETON

665 Ridgeview Dr., Appleton, WI 54911
920.731.0300 • Fax: 920.731.9220

DRIVE THROUGH SERVICES

Monday – Friday, 8:30am–5:00pm
Saturday, 9:00am–12:00pm

OFFICE HOURS

Monday – Friday, 9:00am–5:00pm

MENASHA

1093 Appleton Road, Menasha, WI 54952
920.727.0840 • Fax: 920.727.0838

DRIVE THROUGH SERVICES

Monday – Friday, 8:30am–5:00pm
Saturday, 9:00am–12:00pm

OFFICE HOURS

Monday – Friday, 9:00am–5:00pm

NEENAH

625 Deerwood Ave., Neenah, WI 54956
920.720.2572 • Toll Free: 800.236.5228
Fax: 920.720.2538

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