

MAFCU Keeps Your Savings Safe

In today's troubled economy, saving money is tough. Most people aren't ready to take any risks; instead, they want to make certain that what they are able to save is safe and secure. Members Alliance Federal Credit Union has always provided that type of savings environment for our members. We offer competitive dividends; but more importantly, we offer the stability you can trust.

Members Alliance Federal Credit Union's savings options, such as regular savings, certificate accounts and IRAs, offer a healthy return on your investment without the risk. Just as the FDIC insures deposits in banks, the NCUA (National Credit Union Administration), a federal agency backed by the full faith and credit of the United States government, protects your savings at Members Alliance Federal Credit Union with insurance of up to \$250,000 on general deposits and up to another \$250,000 on retirement accounts. These amounts reflect an increase in insurance that became effective in October, 2008 and

remains in effect until December, 2009. **In the entire history of the NCUA, not one credit union member has lost a single penny of their insured savings.**

As always, our uncompromising member-focus has kept us from making risky investments. Over the years, we have built relationships with our members, and we remain committed to meeting our members' financial needs. Amidst all of the uncertainty in the economy today, you can be sure that we are strong, secure and ready to serve you.



Get Done Without Going on the Run

No one likes running around to finish errands and take care of business. That's why Members Alliance Federal Credit Union makes it so easy to cross your financial business off your list! You don't have to come to the credit union to conduct your financial transactions quickly, safely and easily.

Audio Response

Members Alliance Federal Credit Union is always just a phone call away. Just dial (706) 327-7608 or (800) 432-2728, ext.202 and enter your PIN (personal identification number) to transfer funds between accounts, make a balance inquiry, request a withdrawal, and much more. It's safe, convenient and available around the clock!

Online Banking

You can also choose to conduct much of your financial business with online banking. Signing up for online banking and bill payment is simple and free. With a click of your mouse you can transfer money between accounts, check account information and balances, request a check withdrawal, apply for a loan and get an up-to-date look at your checking or savings activity.

Let us help you find more time in your day. Stay put and let us come to you with audio response and online banking services. For more information, call (706) 327-7608 or (800) 432-2728 (toll-free), or visit www.membersalliancefcu.com.



What to Do When **Income Shrinks**



Over the last year, many families have found their incomes shrinking from loss of jobs, salary reductions and wage freezes. Unfortunately, expenses don't disappear. So what do you do if your income shrinks to make ends meet? Take the following steps to help you establish a game plan.

- **Prioritize your monthly expenses.**

Housing, food, transportation and insurance are musts. Make a list of what you can cut out for the present. Calculate how much you'll be able to save by giving up eating out, new clothes and entertainment expenses. Remind yourself that the cuts are only a temporary measure.

- **Change your perspective.** Think about every purchase. Ask yourself if you really need it. If the answer is "yes," wait

Don't wait until you are in over your head. Begin making changes in spending habits quickly to help you keep afloat until the tide turns.

two or three days and then see if your answer has changed. If you really need it and the purchase can't wait, bargain hunt. Look for coupons and sales. Retailers are often offering deep discounts to attract buyers in the sluggish economy. Carefully considering every purchase will help you avoid getting deep into credit card debt through the tough times.

- **Look for little ways to save.** You may not be able to make huge cuts to your expenses, but little ones can add up. Go to the library instead of the bookstore. Make last year's purse and shoes last one more year. Pack your lunch and don't stop at the coffee shop on the way to work. If you consistently make choices to save a little, you'll see big results.

2009 Could Be the Year of **Auto Deals**

Your rate could be as low as 4.9% APR* for 48 months!



For more information, call (706) 327-7608 or (800) 432-2728 (toll-free), or visit www.membersalliancefcu.com today.

*Annual Percentage Rate.

With automakers struggling and consumer demand at a low, 2009 could be the year of the bargain for new and used cars. Companies are offering a host of incentives to lure buyers and combat low consumer confidence. If you are ready to buy, you may find dealers ready to make a deal.

Increase your bargaining power by coming to Members Alliance Federal Credit Union for pre-approval. We'll help you determine what you can afford, and help you make the most of your money with a great low rate. Don't miss out on the opportunity, believing it is impossible to get a loan. Members Alliance Federal Credit Union has money to lend to qualified members.

Looking for a **Loan?**

Members Alliance Federal Credit Union is ready to serve our members' financial needs. If you need a loan, whether it is an auto loan, home equity loan, mortgage loan, or personal loan, come to the credit union first. While many financial institutions are cutting back on their lending, we are still able to make loans to qualified members.



We offer low rates, convenient terms, personal service and a secure and stable financial institution. For more information, call the credit union at (706) 327-7608 or (800) 432-2728 (toll-free) today.

Holiday Closings

Memorial Day	Saturday, May 23 Monday, May 25
Independence Day	Friday, July 3 Saturday, July 4