



JANUARY 2017

CENTERED ON YOU

DID YOU RECEIVE YOUR CHECK?

Loan Rewards gives YOU, our loyal borrower, a percentage of your interest paid on your consumer loans January- November of each year. The percentage paid is determined by the Board of Directors based on the profitability of the credit union each year.

Over the last 10 years we have given our members more than \$450,324 in cash!



It's members helping members that makes this all happen!

We want to make sure you are maximizing your Loan Rewards this year! Call our Loan Department today.

Transfer your:

- Auto Loan
- Boat Loan
- ATV Loan
- Motorcycle Loan
- Home Equity Loan
- Home Equity Line of Credit
- Mortgage Loan
- Personal Loan

We will not only save you money with lower rates, but in addition, we give you cash back!

HAVE YOU DOWNLOADED THE APP YET?

Thanks to our Touch Banking Mobile App, your nearest branch is never further away than your smartphone.

It's Fast, Easy & It's Secure

Touch Banking Mobil App Features:

- **Instant Balances-** With instant balance, you no longer have to login to see your current balance of accounts
- **Transfer Funds-** You are able to transfer funds between your savings and checking accounts and even make loan payments.
- **Pay Bills-** Simply pay your bills with a simple touch of the screen
- **Pay Friends & Family-** Now paying friends and family is a snap with PopMoney. All you need is their cell phone number or email address.

Plus, don't forget we offer Mobile Check Deposit- Depositing a check is easy, just snap a picture of the front and back of your endorsed check. Available 24/7, wherever you and your smartphone go.

TO ENROLL:

Download the CentralAlliance Touch Banking Mobile App from the App Store (Apple) or Google Play (Android). Search for "Touch Banking"



1. Activate Touch Banking by entering your "App Code" (Contact CentralAlliance at 920-720-2572 or 800-236-5228, option 4, to receive your App Code) PLEASE NOTE: You MUST call CentralAlliance in order to be activated for Mobile Check Deposit.
2. Enter your Virtual Branch User ID
3. Enter Your Virtual Branch Password
4. Verify a security question you set up in Virtual Branch
Once you are logged into Touch Banking, you will find Mobile Check Deposit located under the Deposit Tab.

MAKE THE MOST OF YOUR MONEY

A Loan, from CentralAlliance Credit Union, can help you bring home that new Car, Truck, ATV, Snowmobile, Motorcycle or RV. 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 six-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.

HOME IMPROVEMENT LOANS TO FIT YOUR NEEDS

Our FIXED RATE Home Equity Loans are smart, flexible and an affordable way to use your home's equity for any reason. Use it for home improvements, such as updating your kitchen & bath or replacing drafty windows. You can even use it to take that much needed vacation. The possibilities are endless. With rates this low, you'll be pleasantly surprised at how affordable your next adventure can be. Unlike other lenders, our rates are FIXED, not tied to prime. Our closing costs may be as low as \$118.00. 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.



Transfer Your High Rate Cards to CentralAlliance

We know with department store cards, you are paying double digit interest. At this rate, will you ever get ahead? Will you ever pay off the balance? Maximize your savings by completing a FEE FREE balance transfer with CentralAlliance with a rate of 3.49%! 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.

Plus, access your CentralAlliance Credit Card account anytime, anywhere, 24 hours a day, 7 days a week, right through Virtual Branch with eZCard! (simply click on your credit card account)

- View statements and recent transactions
- Use "Spend Analyzer Tools" to show you your card usage.
- Add alerts to your account to notify you when an event takes place such as a large purchase or when your balance reaches a certain dollar amount.

Coming Soon..... Samsung & Android Pay!

RECEIVE YOUR FREE CREDIT PROFILE & SCORE WHEN YOU LOG INTO VIRTUAL BRANCH

Receive your Free Credit Profile & Score when you log into Virtual Branch
With CentralAlliance's Credit Sense, your Credit Score is just the beginning!
You will also receive:

What is your Credit Score?



A Financial Report Card-
With tips on how to improve your score in each area of your credit profile such as Credit Usage, Total Balances, Payment History, Credit Age and Recent Credit.

FREE Credit Monitoring-
That will alert you when your credit profile has changed and help you stop potential fraud.

Money saving Offer-
We also do a comparison of your current credit and show you how you can save money by refinancing from other lenders to CentralAlliance Credit Union.

Sign into Virtual Branch to view your score and take advantage of this helpful financial tool that will help you improve your financial well- being!

*CentralAlliance Credit Union is an Equal Housing Opportunity Lender. Deposits insured by the NCUA. Member must have Virtual Branch access in order to access Credit Sense.

RECEIVE YOUR TAX INFORMATION FASTER WITH E-NOTICES!

Sign up for e-Notices 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



Sign up for e-Notices 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 e-Notices
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.

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 either as 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 PUSLE.

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.

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

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

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

DRIVE THROUGH SERVICES

Monday - Friday, 8:30am-5:00pm

OFFICE HOURS

Monday - Friday, 9:00am-5:00pm