

Keeping Money in Your Pocket

In 2009 we're looking out for your bottom line. Check out these special offers that have 9 in mind.

During the first **90** Days of **2009** enjoy these added member savings offers.

• Membership Referral

Refer a friend or family member to open an account with AC♥U.

- Receive **\$9** for each member who joins.

Be sure to let your referral know to list your name on the membership application.

• Car Loans

Purchase a car or refinance from another financial institution and receive

- Discount of **.90%** off your qualifying loan rate (floor limit 5.9%)
- Your first loan payment will be in **39** days

• Gold Star Checking

WIN a **\$90** Share Certificate

Switch to an AC♥U Gold Star Checking Account and be entered in a drawing.

Gold Star Checking Requirements

- Direct deposit of your payroll or retirement income (no partial amounts)
- Netbranch online access
- Receive e-statements (electronic monthly statements)

Gold Star Checking Benefits

- Higher Dividends — earn a higher rate on balances up to \$25,000 (current rate 3.0% APR)
- Receive your monthly statement securely online and avoid excess paper through the mail
- With Direct Deposit your funds are readily available

Ask a Member Service Representative to open your account.

Drawing will be held April 1, 2009.



www.alhambracu.coop

Have you seen our Website lately—Check out our new look!

Did you know...

- ▶ There is a page advertising vehicles we have for sale
- ▶ Loan rates are updated weekly
- ▶ Current promotions are posted

Log on today!



Got a high rate credit card?

It's easy to transfer those high rate card balances to an AC♥U **VISA** credit card. Contact a loan officer for details.



Join us at our Annual Meeting

Plan to attend the 54th Annual Meeting of your Alhambra Credit Union.

Saturday – March 14, 2009

▶ Location

American Banquet Hall
2713 West Northern Avenue
Phoenix, Arizona

▶ Time

9:00 a.m. – Refreshments
9:30 a.m. – Meeting and Door Prizes

Hear the latest news about Alhambra Credit Union and elect volunteer representatives for the Board of Directors.

More Fun with **9**'s

Read for a chance to WIN a **\$90 VISA** Gift Card

Members—Throughout this newsletter there are **9** misspelled words. During the first **39** days of the year—through February 8, **2009**—read our newsletter and find all **9** words.

Use the handy entry form on the back of our News & Views newsletter to write up your findings and send them to the credit union. You will be entered into a drawing for a **\$90 VISA** gift card.

The drawing will be held on February **9, 2009**. Have fun reeading! ▶▶▶

Holiday Schedule

Your Credit Union will be closed on

- Martin Luther King Day •
Monday—January 19, 2009
- Presidents' Day •
Monday—February 16, 2009

Board of Directors

Lois Hollander	Chairperson
Roger Simpson	Vice-Chairperson
Lorenia Cramer	Secretary
Bill Simmons	Treasurer
Joseph McCarthy	Director
Norma Pacheco	Director
Humberto Rico	Director

Supervisory Committee

Lorenia Cramer	Chairperson
John Zeller	Member
Don Hahnenkratt	Member
Debra McConnell	Credit Manager

Asset/Liability Committee

Bill Simmons	Chairman
Roger Simpson	Member
Lois Hollander	Member
Debra McConnell	Member

Staff

Debra McConnell	President/CEO - x 207
Erma Frank	Asst Manager - x 206
Debbie Hallahan	VP Operations - x 205
Lynn Moore	Accounting Mgr - x 222
Dolores Rivera	Mbr Relation Spec - x 209
Ed Moraga	Loan Supervisor - x 216
Kristin Petterson	Sr Loan Officer - x 218
Lisett Olsen	Business Dev Officer - x 204
Candy Melgar	Mbr Service - x 201
Sarah Chance	Mbr Service - x 223

Staff—Avondale Office

Teresa Bandin	MSR/New Accts - x 227
Christina (Tina) White	Loan Officer - x 228
Alison Byers	MSR/Card Servs - x 225
Stephanie Lay	Mbr Service - x 220

MISSION STATEMENT

To provide our members with sound financial services and education to help them achieve financial stability and security. ♥

ALHAMBRA CREDIT UNION

Phoenix Office

7339 N. 35th Avenue
Phoenix, AZ 85051
602.246.5120 • Fax 602.433.1437

Avondale Office

305 W. Western Avenue
Avondale, AZ 85323
602.246.5120 - option 8 • Fax 623.925.1318


HOURS

Lobby & Drive-thru Mon. Tues. Thurs. 9:00-5:00
Wed. 10:00-5:00
Fri. 8:30-6:00
CLOSED—Saturday & Sunday

◀ 24/7 Account Access ▶

Heartline—602.246.0022
Online—www.alhambracu.coop

◀ Weekend Access ▶

Member— CU Service Centers

Locate CU Service Centers shared branching locations on our Web site

Entry—Find the 9 Words Contest

List the 9 misspelled words you found in this issue of News & Views.
Last day to enter is 2/8/09. Drawing to be held 2/9/09.

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Your Name _____

Address _____

Phone # _____ Last 3 digits of account # _____

To enter ▶ Bring your entry to the Credit Union

▶ FAX your entry c/o Lisett Olsen to **602.433.1437**

▶ Mail c/o Lisett Olsen to Alhambra Credit Union
7339 North 35th Avenue
Phoenix, Arizona 85051



Thank You



Credit Unions
for Kids®
Children's Miracle Network

Thanks to all who donated throughout the year to support the Phoenix Children's Hospital. AC♥U surpassed our goal of \$2,000 during 2008 and raised just over \$2,100 for this worthwhile organization.

Our goal for **2009** is **\$2,900**. We look forward to the continued support of our members for the Phoenix Children's Hospital.

YMM's to become Rising Stars

Youth account to have a new name in 2009

The Young Money Manager account now has a new name "Rising Star Account." This account is for our young members ages 12 and under. Rising Star members receive:

- ★ monthly statements
- ★ monthly dividends
- ★ monthly newsletter

As deposits are made to the account, young members receive "Rising Star" dollars to spend in the Kids Store. For

every \$1 deposited they receive 2 Rising Star dollars.

Open a Rising Star Account today for your child. New account fee is waived on Rising Star Accounts.

★ 2009 Special

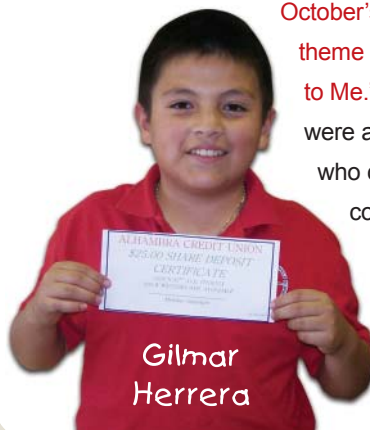
During the 1st 90 days of **2009**, for all new Rising Star Accounts opened, names will be entered into a drawing for a **\$29** share certificate and **29** Rising Star dollars.

Kids celebrate the Credit Union Difference

October's International Credit Union Day

theme was "My Credit Union—It Belongs to Me." Gilmar Herrera and Mya Gutierrez were among the many young members who celebrated by entering our coloring

contest. Gilmar and Mya are the winners of the drawings held at each credit union office. A \$25.00 share deposit was made to each of their accounts. Congratulations!



Gilmar
Herrera



Mya
Gutierrez