

Five Ways to Cut Spending and Reduce Stress

With the holidays behind you and all of the bad news about the economy and recession, you are probably thinking about ways to save some money. These five tips will help you trim your spending, beef up your savings, and reduce some of your stress—Happy New Year to you!

1. Consolidate and pay off credit cards. When you transfer your balance to your Allegis VISA, it will be easier to pay it off with 3.99% on balance transfers through March 31 and then great low, fixed rates after that.

2. Conserve. Small changes can mean big savings on your utility bill. Make sure all your air ducts are properly insulated, use programmable thermostats, turn your thermostat back 10-15% for eight hours each day during the winter to save as much as 10% a year on your energy bill, and use ceiling fans to reduce both cooling and heat bills.

3. So what's 65 cents? Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters. If you spend \$0.65 a day—seven days a week—on something such as soda, that adds up to \$237 a year! If you spend \$1.75 a day—every weekday—on coffee, that's \$455 a year. If you spend \$3.75 a day—every weekday—on fast food, that's \$975 a year. If you spend \$4 each day on cigarettes, that's \$1,460 a year.

4. Tune it up. Regular automobile maintenance—including low-cost oil changes, filter changes, and tire rotation—can save big bucks by preventing costly repairs. Keep your engine tuned and your tires inflated to their proper pressure. On the road, stay within posted speed limits because gas mileage decreases rapidly at speeds higher than 60 miles per hour. Avoid taking off too fast and unnecessary idling, combine errands, and remove excess weight from the trunk.

5. Transfer it. Pay yourself first—set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your Allegis account. Consider using direct bill payment from your share draft account or free online bill pay for recurring payments like household bills, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations. Set up a Christmas Club Account. Take advantage of your employer's tax-advantaged retirement plan—both are painless, automatic deductions from each paycheck.

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Get Organized in '09!

Are you sick of wondering what to do with all the paper that comes in your mailbox each month? We know that all that filing can get overwhelming, so we have a paperless solution for you!

Allegis now offers e-Notices in addition to our popular e-Statements, e-Alerts, online banking, and free online bill pay. E-Notices replace the periodic paper notices the credit union sends.

If you were signed up for e-Alerts before, you are automatically signed up for e-Notices. If you want to sign up for either of them now, just log into your account in online banking, click on My Messages at the top of the screen, then click on E-Alert Subscriptions.

Be sure to check the box to have the notice sent to your email address, otherwise they will only be stored in your Online Banking Message Center. It is also important that we have the correct email address for you. You can make any changes to your email by clicking on Preferences.

Don't be stuck waiting for mail to arrive, get critical information about your accounts fast and more securely with e-Notices!

Clean Up Your Finances in 2009

Consolidate debt with a
VISA credit card from Allegis.
Your rate is just **3.99% APR***
until March 31, 2009!

*Annual Percentage Rate. **Total transfer cannot exceed your approved credit limit. Please allow two weeks for transfer to take place. You may be required to make a payment on your other credit card(s) to stay current, even if you transfer the total amount due. Allegis Credit Union is not responsible for additional charges or fees assessed by your other credit card account(s), nor is Allegis Credit Union responsible for payments that are late or lost in the mail. Transfer of a balance which contains disputed charges may cause you to lose your rights with regard to those charges. Balance transfers are treated as cash advances and will accrue finance charges from the date that the advance was disbursed. You will receive confirmation on cash advance for your records. The special rate of 3.99% APR* on all Allegis Credit Union Visa Classic and Visa Platinum accounts begins November 1, 2008 and ends March 31, 2009. After promotional period, fixed rate returns to 13.92% APR* for Visa Classic and 8.99% APR* for Visa Platinum accounts.

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Winter
2008

www.AllegisCU.com



President's Report

The power of credit unions' cooperative model really shows its stuff in troubled times. The recently burst housing bubble arbitrarily raised a lot of boats; now unrelated vessels are taking on water, as the trickle down effect compounds the damage. In this surging sea, credit unions continue to do what they were designed to do: serve their members fairly, in calm times and in stormy weather.

Across this great country of ours, credit union staff is proactively working to keep member boats afloat, as a deepening recession takes its toll. Here at Allegis, we are working hard to be a solution to our members. We want to help our members to be able to afford their payments and to live a comfortable life. And our members are loyal to the credit union, helping us to keep our delinquency and losses low by doing their best to make payments and be responsible borrowers.

As the most viable financial model in America today, credit unions are living their founding principle that individuals have a responsibility to and for each other. It's called being a good neighbor.

We want to know what you think!

In early 2009, Allegis will be conducting an online Member Survey. We will send an email out to you if we have your email address on file. If you don't get an email, please just watch for a link on our website, www.AllegisCU.com.

We hope you will take a moment to fill out the short survey. It will help us make sure your credit union is everything you want it to be.

Member Disclosure Information

Error Resolution Notice In case of errors or questions about your electronic transactions, contact us as soon as possible. We must hear from you no later than sixty (60) days after we send the first statement on which the error occurred. If you contact us by telephone, we may require that you send us an explanation in writing. If we need more time, we may take up to 45 calendar days. If we do this, we will credit your account within ten business days for the amount of the error in question. We will notify you with the results within three days after completing the investigation. If there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you discover an error, contact us at (269) 372-4455 or mail to: PO Box 177, Oshtemo, MI 49077.

Business Account Electronic Transactions Notice We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Michigan as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Privacy Disclosure Allegis Credit Union is owned by its members and run by a board of directors that you elect. You can be confident that your financial privacy is a top priority of the Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have questions regarding this privacy notice, please contact a member service representative at 269-372-4455. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You We collect and may disclose nonpublic information about you from the following sources: Information we receive from you on membership and loan applications and other forms; Information about your transactions with us or others; Information we receive from a consumer reporting agency; Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions. We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Allegis Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations and leading industry practices to safeguard your nonpublic personal information.

The Fact Act Allegis Credit Union may report information about your account(s) to Credit Bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Community Corner • People Helping People

ALLEGIS SUPPORTS MANY CAUSES

During the fourth quarter of 2008, Allegis did their part to help out in the community. Members and staff purchased items for Angel Trees, rang the bell for the Salvation Army Red Bucket Campaign, donated items to be shipped overseas to the troops, and donated turkey and other goods to the Ministry with Community in downtown Kalamazoo.



Share Your Credit Union

As you know, "People helping people" is the credit union philosophy. But did you know it goes beyond just credit union employees helping its members? You can help your friends and family by telling them how great Allegis is and inviting them to join!

Just think of how appreciative they will be. They can start 2009 out by saving money on fees that the banks charge and they will enjoy the friendly and convenient service that you have come to expect from Allegis!

Over the past year, we have conducted a random online survey of new members and members with new loans. One of the questions is: "Would you recommend Allegis Credit Union to friends or other members of your family?" The response has been YES 100% of the time! Isn't it time you shared your credit union with your loved ones? Send them in to join today!

IRAs are a safe way to save for your retirement.

If you are looking for additional ways to save for your future, consider investing in an IRA. Whether you have a 401(k) at work or not, an IRA is a smart way to save more for retirement. The minimum amount to start your Roth or traditional IRA CD at Allegis is \$1,000, and you can contribute up to \$5,000 a year and up to \$6,000 if you are age 50 or better. To determine if you are eligible to contribute to a Roth IRA, check with a tax professional. Otherwise, contribute to a traditional deductible IRA. Call or come in to the office to talk to one of our IRA Specialists or Financial Advisors about IRAs and other investment options.

Investment Center

You may be leery about getting into a new investment, but now may be a good time to have a trusted, experienced financial advisor look at your current investments to see if there are better options for you. Allegis offers our members an Investment Center, with access to Diversified Financial Concepts, a financial planning firm which works specifically with our members. The following financial advisors are available to meet with you at Allegis Credit Union on the following days or by appointment:

Coldwater: Pat Gilbert, Tuesdays
Kalamazoo: Dan Byrens, Wednesdays
Mike Batson, Mondays & Fridays
Paw Paw: Neal Rohrs, Wednesdays or Thursdays

These advisors have over 60 years of combined experience and can take care of your financial or retirement planning needs. An appointment can be set up anytime by calling Diversified Financial Concepts directly at their main office in Kalamazoo at 1-800-336-4896 or by contacting your local Allegis branch. Call for your free, no-obligation consultation today.



DIVERSIFIED **D**
FINANCIAL CONCEPTS

Congratulations Marlys!

Marlys Boysen, Paw Paw branch manager, was voted Volunteer of the Year by her fellow Chamber of Commerce members! Congratulations to Marlys!



Marlys Boysen

Deposit and loan rates effective December 18, 2008. All rates are subject to change weekly. Check www.AllegisCU.com for the most current rates.

Savings Rates

| | |
|------------------------------------|------------|
| Share Savings | 35% APY* |
| Vacation Club | 35% APY* |
| Christmas Club | 35% APY* |
| IRA Club | 1.21% APY* |
| SelectCheck55 (Over \$1,000) | 35% APY* |

*Annual Percentage Yield. The dividends listed above are determined and received at the end of each quarter.

Money Market Savings

| | |
|-------------------------|------------|
| \$2,500-\$14,999 | 1.21% APY* |
| \$15,000-\$49,999 | 1.92% APY* |
| \$50,000-\$99,999 | 2.33% APY* |

Certificates of Deposit (CDs) & IRA CDs

\$1,000 minimum. Compounded monthly. Please call or go online for current rates. All funds federally insured by the NCUA.

Loan Rates

Auto (New & Used)

| New Autos | Used Autos | Term |
|-----------|------------|-----------|
| 5.49% | 5.49% | 36 Months |
| 5.49% | 5.49% | 48 Months |
| 5.79% | 5.79% | 60 Months |
| n/a | 6.99% | 66 Months |
| 6.99% | n/a | 72 Months |

RV/Boat/Motorcycle

| | |
|---------------------|-------|
| 36 Months | 8.49% |
| 48 Months | 8.49% |
| 60 Months | 8.49% |
| 61-120 Months | 8.99% |

HomeLine Home Equity

Rate adjusted quarterly based on the Wall Street Journal Prime Rate. Please call or check www.AllegisCU.com for the most current rate.

VISA Credit Card (no annual fee)

| | |
|----------------|--------|
| Platinum | 8.99% |
| Classic | 13.92% |

Home Mortgage Rates

Call our mortgage specialist, Terri Loud, at extension 240 for current rate information.

All loans stated by Annual Percentage Rate. Subject to approval. Actual rate based on credit history. Equal Housing Lender.

Your Volunteer Board of Directors

Scott Carter, Chair
 Tim Hoyle, Vice-Chair
 Dana Slocum, Treasurer
 Deborah Jager, Secretary
 Gil Guzman, Director
 Rod Olney, Director
 Richard Atwell, Director

Kalamazoo

5713 Venture Park
 (269) 372-4455
 fax (269) 372-4485

Coldwater

621 East Chicago Road
 (517) 278-6579
 fax (517) 278-2012

Paw Paw

422 S. Kalamazoo Ave.
 (269) 655-0000
 fax (269) 657-2616

Hours

All Allegis Locations
 Lobby:
 Monday - Friday
 9 a.m. - 5 p.m.
 Drive Thru:
 Monday - Thursday
 8:30 a.m. - 5:30 p.m.
 Friday
 8:30 a.m. - 6:00 p.m.
 Saturday
 9 a.m. - 12 p.m.

Portage

Credit Union
 Family Service Center
 6286 S. Westnedge Ave.
 (Southland Mall)

Hours

(Lobby only)
 Monday - Friday
 9 a.m. - 7 p.m.
 Saturday
 9 a.m. - 2 p.m.
 Basic transactions only
 at this location.

www.AllegisCU.com

Visit us on the web for other shared branch locations.

It's Me 247

Online Banking

Your personal Internet branch (PIB).

CU*Talk

1-866-267-4722

Get your tax return back fast!

Have your tax return directly deposited into your Allegis account. You will need these important numbers:

ACU Routing Number: 272481884

Account Number: Your account number plus 3-digit suffix (000-Share Savings, 091-Checking, 063-Money Market Savings)

Example: If your account number is 12345 and you'd like the deposit made into your checking account, put "12345091"

Invest in America

Now through June 30, 2009, all current and new credit union members in Illinois, Indiana, Michigan and Ohio will receive the GM Supplier Discount on most new GM vehicles.

And, in most cases, you can combine current incentives and GM reward card earnings to put that new car in reach. Plus, credit unions offer great rates on auto loans to trim your payment even more.

We help make the buying process a smooth ride. There's no haggling with salespeople, no having to go from dealer to dealer. Just click on the GM button at www.lovemycreditunion.org, create your profile, find Allegis Credit Union on the list, print out your personal Authorization Number and head to your GM dealer to get cruising in your new car.

When you buy an American car and finance it through a credit union, you're doing your part to *Invest in America*.

ATMs are Everywhere!

You have access to over 25,000 surcharge-free ATMs through the Co-op Network. Find the ones most convenient for you!

- Online locator at www.co-opnetwork.org
- By phone – voice locator at 888 SITE COOP
- New GPS downloads from the CO-OP ATM Locator Web page
- And – NEW text messaging from mobile phones

Go to www.AllegisCU.com and click on the ATM Finder in the right-hand menu for details!

Is your mailbox always full of credit card offers?

When you receive "pre-screened" offers of credit, it is based on information in your credit report indicating that you meet certain criteria. To cut down on the number of offers, call the consumer reporting agencies toll free at **1-888-5-OPT OUT** (1-888-567-8688) or visit www.optoutprescreen.com.

Leadership Opportunities at Allegis Credit Union

Are you interested in volunteering for our Board of Directors? If you are, please submit your letter of interest by March 16th, 2009 to:

Allegis Credit Union, Attn: Gil Guzman
 PO Box 177, Oshtemo, MI 49077

Election results will be announced at the Annual Meeting on April 20 at 5 p.m. in the Kalamazoo office.

Holiday Closings

New Year's Day – Thursday, January 1
 Presidents' Day – Monday, February 16 (for employee in-service)



Toll-Free 1-800-797-3281

www.AllegisCU.com

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Equal Housing Lender.