serving members since 1960

EXCHANGE

ALPS FEDERAL CREDIT UNION

Winter 2012

The ALPS Federal Credit Union 2012 Annual Memebership Meeting

The What, Where, When & Why:

Here at ALPS we have a philosophy of being active in our community and we want to see our community – you - have a similar philosophy of being active with us.

What: Every year ALPS FCU and credit unions all over the world hold annual meetings to update their membership on the current credit union status, the results of the past fiscal year's performance and share news about up and coming events. There's also an opportunity to hear reports from the board, the Supervisory Committee and the CEO. There were no nomination petitions submitted this year so there will be no need for voting ballots for board member elections at this meeting.

The ALPS annual membership meeting is traditionally a dinner meeting with entertainment and door prizes throughout the night. All of our members are encouraged to attend.

Where: The annual membership meeting is held every year at Harrigan Centennial Hall.

When: The meeting will be held on January 28, 2012 at 6:00pm. The tickets for participating in the dinner and door prizes will be sold at ALPS FCU.

Why: This is an opportunity for you to get to know your community credit union. You'll also have a chance to meet the board members and Supervisory Committee members who volunteer their time to accomplish the "behind the scenes" necessities that make our organization thrive. All of our board members are both ALPS members and volunteers, and are elected by ALPS members. Our Supervisory Committee is also made up of member volunteers who are elected by our volunteer board. So if you want to be a volunteer, or you just have some great ideas, there are plenty of ways you can be a part, and the annual membership meeting is a great place to learn more.

Whether by quarterly newsletter, our www.ALPSFCU.org website, local radio or our annual membership meeting, ALPS FCU is dedicated to keeping its members active and up to date with their community credit union; after all, it's your credit union!

New ATM Location!

ALPS FCU is proud to be increasing its services to our community by adding a new ATM at Mt. Edgecumbe Hospital (SEARHC). SEARHC is a robust and essential part of our community, from healthcare to employment opportunities, and we're pleased with our opportunity to better serve those employees and patients.

The new ATM is located on the ground floor inside the cafeteria lounge. It will be accessible 24/7 and is free of charge when used with any ALPS FCU Visa debit card.

ALPS Federal Credit Union Board of Directors

Duane Vilandre	Chair
Jere Christner	Vice Chair
Sarah Watkins	2nd Vice Chair
Bonnie Richards	Secretary
Roxanne Richter	Member
Jeffrey Seifert	Member
Roy Anderson	Member

Supervisory Committee

Ken Hammons
Mike White
Dirk White

Office Hours

Monday - Friday 9:00 am - 5:30 pm
Saturday 10:00 am - 2:00 pm
Drive - Through Hours: Monday - Friday 8:00 am - 5:30 pm

VISIT US ON THE WEB AT: www.alpsfcu.org
EMAIL: loans@alpsfcu.org • membersvc@alpsfcu.org
907.747.6261 • 888.747.6261 • fax: 907.747.8038

401 Halibut Point Road • Sitka, AK 99835

How To Make This New Year's Resolution Count!

Every New Year's we plan resolutions to make our lives more meaningful or our new year more fruitful than the last. This year, make a decision that will work for you; not for just one year, but the golden years to come.

The new year is a perfect time to start an Individual Retirement Account (IRA). With tax season at the door, you have an opportunity to start taking care of your money now so it can take care of you at retirement.

An IRA is an excellent tool for retirement savings. Unlike most savings choices, depending on the type of IRA you choose, contributions may be tax-deductible and will grow either tax deferred or tax-free (National Association of Federal Credit Unions).

ALPS FCU offers Traditional IRAs, Traditional SEP IRAs, Roth IRAs and Coverdell Education Savings Accounts (Formerly Education IRA). We also offer IRA CDs as additional savings options.

Please stop by the credit union for more reading material about our IRA options and how an IRA can help you save for your future, or talk with your qualified tax preparer.

IRAs are separately insured up to $250,000.00 by the NCUA.

Community Minded Just Like You

Credit union membership offers:

- Low rate loans
- High rate savings and investment accounts
- Federal insurance up to $250,000
- Little or no fees
- Great member service
- Convenient services
- Cutting-edge products like our new Visa Travel Card
- And so much more

Office Closures

Monday, January 2
In observance of New Years

Monday, January 16
In observance of Martin Luther King Day

Monday, February 20
In observance of President's Day

EQUAL HOUSING LENDER

NCUA

Your savings federally insured to $250,000 and backed by the full faith and credit of the United States Government.

Happy New Year

From ALPS Federal Credit Union!

A few changes to keep in mind for the new year:

- Our newly extended drive-through hours. We're now open at **8:00am** on all weekdays!
- Our new ATM location at Mt. Edgecumbe hospital in the cafeteria lounge!
- Our new re-loadable Visa Travel Card. Travel with confidence this new year!
- We're now receiving all of our mail at 401 Halibut Point Road Sitka, AK 99835 and no longer at the old P.O. Box.
- Look forward to many more **EXCITING** changes to come this year!