

commoncents

A News Publication of AllWealth Federal Credit Union ★ Winter 2007

Checking at its Best...

- ★ No monthly service fees
- ★ Earn dividends with minimum \$200 balance
- ★ First 50 Checks Free
- ★ Overdraft Protection Available
- ★ ATM and Debit Card Access
- ★ Internet Banking Access
- ★ 24-Hour Telephone Teller Access



Checking, Savings, Lending, Life.

CHECKING 101

Date: February 2007*

Pay to the order of: AllWealth Share Draft Account Holder **1.01 % interest****

Receive 1.01% interest on your share draft account balances.**
Compare our rates against other financial institutions and be pleasantly surprised!

AllWealth FCU

Helping your money make money!

AllWealth
FEDERAL CREDIT UNION
Checking, Savings, Lending, Life.

309 Court Street
Hamilton, Ohio 45011

Phone: 513-868-5881
Website: www.AllWealth.org

*Rate is subject to change without notice.
**Minimum balance of \$200.00 or more.

Mark Your Calendar and Reserve March 6, 2007 for AllWealth's 59th Annual Meeting

It's time again for your Credit Union's Annual Meeting. Come and hear how your Credit Union performed for you this past year. Remember, your Credit Union differs from all other financial institutions in that you elect your volunteer directors. We hope you will come to the Annual Meeting and review our progress.

In addition to a short business meeting, your Credit Union will host dinner and bingo night complete with prizes for every Bingo! Plus, door prizes and a grand prize will be

awarded. For information on time, location and cost, or to make reservations call an AllWealth Representative at (513) 868-5881 x 10 or stop in the Credit Union at 309 Court Street during office hours. Deadline for reservations is February 26, 2007.

Your Candidates for Board of Directors include:

- Brian Robinson
- Melissa Johnson-Gabbard
- Merle Downie
- Teresa Jones

Enjoy Dinner and a night of Bingo. Vote for your Volunteer Board of Directors.

The above candidates are seeking a three-year term on the Board of Directors. Three positions are open. Candidate biographies are posted in the lobby of the Credit Union. Members in good standing and at least 18 years of age may cast a ballot in person at the Credit Union office between 9:30 a.m. and 5:30 p.m. on March 6, 2007. Or members may vote at the annual meeting between 6:00 p.m. and 6:30 p.m. One vote per member.



From Dalton Wealth Management Are you taking advantage of a valuable service?

AllWealth, Dave's professional expertise is available to you at no-cost and no-obligation, through Dalton Wealth

As an experienced financial adviser with Linsco/Private Ledger, Dave can offer state-of-the-art investment strategies and superior service. Being independent also means that he can confidently select and recommend those investments that are best suited for your situation.

Make a commitment to your future and make a New Year's resolution to start planning your future in 2007 by calling (513) 785-3512 for an appointment today. *It's as easy as that!*



David M. Dalton, JD, MBA, CFP®
Financial Consultant &
LPL Registered Principal

As a member of AllWealth Federal Credit Union, you are entitled to the highest level of personalized service possible. One of the most valuable services that AllWealth has to offer is access to an experienced financial advisor.

Dave Dalton has been providing retirement planning and estate planning to the members of AllWealth for over eight years. He specializes in IRAs, rollovers and investments. Dave also provides *Certificate of Deposit Audits* and *Life Insurance Audits*. As a member of

Management. Dave and his team will give you the valued advice and quality service that you expect and deserve.

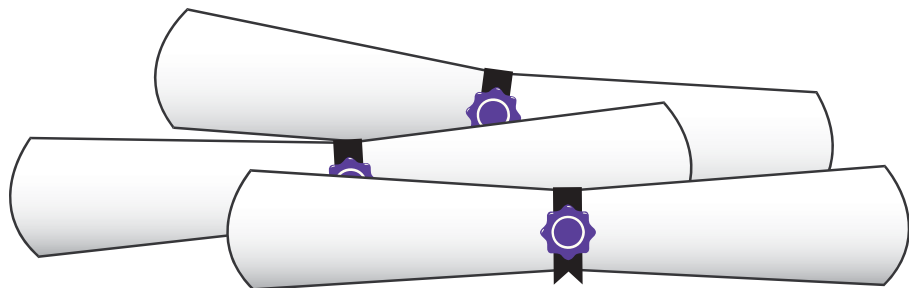
Join the hundreds of members who have taken advantage of his services. When was the last time your financial advisor called you for a review or suggested rebalancing your portfolio? Do you have someone that can analyze all your investments including your 401(k) or 403(b)? Does your financial advisor provide retirement planning and asset allocation recommendations?

Scholarship Opportunities Available

AllWealth Federal Credit Union is proud to announce that the Butler County Chapter of Credit Unions will award two, \$500 scholarships to students in Butler, Clinton, or Warren Counties. To qualify for a scholarship award, an applicant must be at least a high school senior and pursuing a post-secondary education of any kind including professional, vocational, and academic studies not limited to colleges and universities.

Scholarship recipients from the Chapter may be selected to move on to the statewide scholarship program sponsored by the Ohio Credit Union League where five, \$2,500 scholarships will be awarded. Applications are

available in the AllWealth FCU lobby or can be requested by calling the Credit Union at (513) 868-5881 x 10. Applications are also available on our website at [www. AllWealth.org](http://www.AllWealth.org) The deadline to submit an application is February 15, 2007.



Click On Home Banking with AllWealth

Access to your accounts is not limited to regular business hours! You can visit AllWealth 24 hours a day, 7 days a week by accessing our Web site at www.AllWealth.org. With state of the art security, you can check balances, transactions, make transfers and loan payments with the click of your mouse. Find out when your pay was deposited; even keep your check register up to date by verifying ATM



and Debit transactions. Apply for a loan online any hour of the day! Refer a friend or relative to complete a membership application online; use our calculators to make projections about your financial matters, view our rates and read a variety of financial education articles. Let your children click into the interactive pages for kids where they will learn a lot about money management at any age. Of course, still feel free to stop by any time during business hours. At other times, we are just a mouse click away!

Call to arrange a free, individual online demonstration and receive a FREE mouse pad and 6 months FREE Bill Payment service.

Have you thought about the convenience of setting up your bills to be paid online? Until you try it, you

probably can't imagine how easy it is to just sign into on-line banking and click which bills to pay - when - and for

how much. No more writing checks, stuffing the envelopes, writing your return address and adding stamps.

Even the record keeping is easy and accessible with specific reports at the click of your mouse David K. Wessinger. Can't imagine it? Arrange for your demonstration today...or just call to sign up. You get it all at AllWealth!

When using your AllWealth debit card at the check-out, select "Credit" instead of Debit and your credit union, not the retailer, will earn the interchange income.

MEMBERSHIP SPECIAL

Refer an eligible member and get \$10 deposited into your account for each member.

They will receive \$10 into their account too!
(up to four referrals per member)

Contact the credit union for coupons today and Spread the Word.

Products and Services

- > New and Used Vehicle Loans
- > Vehicle Pricing Services
- > Home Equity Loans and Lines of Credit
- > First Mortgage Loan Options
- > Boat Loans
- > Motorcycle Loans
- > Recreational Vehicle Loans
- > Mobile Home Loans
- > Student Loans
- > Unsecured/Signature Loans for any Purpose
- > VISA Credit Cards
- > Overdraft Protection Lines of Credit
- > Share-Secured Loans
- > On-line Loan Application and Decisions on Selected Loan Types
- > Loan Pre-Approvals
- > Financial Planning Consultations
- > Savings/Regular Share Accounts
- > Free Checking/Interest-Earning Share Draft Accounts
- > Overdraft Protection and Courtesy Payment of NSF Checks
- > ATM Cards with Immediate Transaction Posting
- > No-Surcharge ATM Access at over 4,000 ATMs Nation-wide
- > Debit/Checkcards Immediate Transaction Posting
- > No Fee for Teller Deposits
- > CD/Term Share Certificates
- > Money Market Accounts
- > IRAs
- > Christmas Savings Accounts
- > Vacation Savings Accounts
- > Internet Banking (immediate transaction posting)
- > Bill Payment Service
- > Direct Deposit, ACH, Payroll Deduction
- > Wire Transfers
- > Free Notary Service
- > 24-Hour Telephone Teller
- > Cash Services
- > Free Check Cashing
- > Cashier Checks
- > Money Orders
- > Travelers Cheques
- > U.S. Savings Bonds
- > Insurance - Credit Life and Disability, Accidental Death and Dismemberment, GAP
- > Night Deposit Box

Do You Know What Interest Rate You Are Earning On Your Regular Shares?

AllWealth Federal Credit Union takes pride in the credit union mission and philosophy built on the ideal of providing a better alternative to the common person. In the present economy, with savings interest rates

being at all-time lows, AllWealth has remained in many cases two and three times higher than market in what is paid to members on their regular shares or savings. With competition in "shopping" for the highest share

certificate rates, savers often overlook the money kept in regular shares and what it earns. Compare your AllWealth Federal Credit Union rates today...and call a service representative anytime to inquire further.

Loan Specials...Up to .60% OFF!!!

Deduct .20% when applying online at www.AllWealth.org

Deduct .20% for having an AllWealth VISA AND Checking Account

Deduct .20% for having Direct Deposit or Payroll Deduction AND automatic loan transfer payment

It PAYS to Read *common cents*... You Could Win \$25!

Read your *common cents* newsletter carefully and read between the lines!

If you spot your name, other than in the appropriate context of an article, contact the credit union by February 28, 2007 and win \$25.

Let us Intercept Your Loans!

Kick off a new loan or bring us your loans from another financial institution and you WIN! Transfer your loans or open a new loan at AllWealth FCU...Auto Loans, Home Equity Loans, Credit Cards, Personal Loans...You Name It! We'll award you an AllWealth FCU Lunch Cooler packed full of Tailgate Items and goodies*. Apply online at www.AllWealth.org, or contact the Credit Union today at 868-5881 x.11 or x.19.

*Subject to loan amount and availability of supplies.

Credit Union Hours

Monday through Friday
9:30 a.m. – 5:30 p.m.
(513) 868-5881

Always Open:
Online at www.AllWealth.org
Over the phone at
CUConnect Phone Teller
(513) 785-2404

Check out our Auto Loans

as Low as **6.2%** for 60 months and **Home Equity Loans as low as 6.9%** for 120 months (All loan rates are based on individual credit score and are subject to change at any time without notice.)

Many more great rates and terms available Geraldine Ballinger. Inquire today at www.AllWealth.org, (513) 868-5881 x.11 or x.19, or stop by the Credit Union office.

