

# Members' Quarterly

www.usalliance.org/newsletter • Fall 2016

## There's an ATM and Branch Near You — No Matter Where You Are



Through our various network affiliations, you can access funds in your USALLIANCE MyLife Checking account from over 25,000 surcharge-free ATMs or conduct routine transactions (deposits, withdrawals, transfers) **at more than 5,000 shared branch locations.** Simply use the ATM/Branch Locator on our mobile app or website to find the one nearest you.

Can't find a surcharge-free ATM? Not to worry—your USALLIANCE MyLife Checking account comes with a reimbursement of up to \$15 per month for non-USALLIANCE ATM fees.

And don't forget the other benefits of MyLife Checking including:

- Early pay direct deposit—get access to your funds up to two days earlier
- No monthly maintenance fees
- No minimum balance requirements

If you don't have a MyLife Checking account, open yours today online at [www.usalliance.org](http://www.usalliance.org).

## Build a Better Budget

Sticking to a budget requires determination and willpower. You can visit [go.usalliance.org/budgeting-aid-pdf](http://go.usalliance.org/budgeting-aid-pdf) and download our Monthly Household Budgeting Planner for free. But if you're more used to treating yourself than you are to controlling your spending, we put together a few tips to get you started.

- Start by tracking your spending habits for a week or two. Review how much you're spending and where you're spending it while you fill out your budgeting planner. This will help you allocate funds and cut overspending.
- necessities generally consist of food, health, housing, utilities, and transportation. Budget in these kinds of priorities first before you spend on things you may not need.
- Monitor your account activity. If you're putting most of your purchases on plastic, download the USALLIANCE Mobile Banking app to keep track of your spending.
- It's important to build up an emergency fund that will cover three to six months' worth of living expenses or other emergency costs. If you don't have a fund like this in place, add a monthly savings goal into your budget.
- Before you go shopping, make a list of the items that you need and stick to it. Steer clear of shopping malls and online retailers if you don't have the extra money in your budget.





## Shop for Your Car on Cruise Control

Remember when car shopping meant endless trips to various auto dealers looking for your one perfect car? Not anymore. Getting behind

the wheel of your dream ride has never been easier, thanks to USALLIANCE and AutoSmart. Together, we're your one stop to research, finance and insure your next vehicle—whether it's that brand new sports car you've

been promising yourself or a pre-owned "first" car for the newly licensed driver in your family. **Look for the AutoSmart link under "Features" on the Auto Loan webpage of [www.usalliance.org](http://www.usalliance.org).**



## Long-Term Care: Breaking the Affordability Barrier

All of us strive to be able to live independently for our entire lives. However, the reality is that not everyone will be able to do so. With assisted living costs currently running an average of \$3,628 per month and skilled nursing facilities at \$6,844, long-term care insurance is emerging as a desired option. However, the costs have always been the biggest barrier. **Until now.**

USALLIANCE members have access to PerfectFit Premium, an approach which incorporates pre-selected combinations of key long-term care features such as home care, care coordination and inflation options, at pre-set premium levels. Plans start as low as \$100 per month for qualified applicants.\*

Visit our Long-Term Care Insurance webpage located under the PROTECT tab at [www.usalliance.org](http://www.usalliance.org).

\*Not all applicants will qualify for benefits at \$100 per month. Pricing is based on age, health, carrier and benefits selection which may vary by member and by state.

## Ho! Ho! Ho! Shopping We Will Go

(With USALLIANCE credit card in hand)

It's hard to believe but the 2016 holiday shopping season is right around the corner. As you gear up to hit those Black Friday specials, remember to have your USALLIANCE VISA Signature credit card handy. In addition to one of the lowest interest rates in the marketplace, you'll earn one point for every dollar you spend. **New cardholders will earn 2,000 bonus points after their first purchase.** After the



holiday shopping frenzy comes to an end, reward yourself by using your points for something you really want—travel, merchandise or even cash back.

Don't have a VISA Signature card? Go to [www.usalliance.org](http://www.usalliance.org) and visit Credit Cards under the Bank tab to pre-qualify.

## Your Next Text Could Earn You \$50



Are you enjoying your USALLIANCE membership? Spread the word by referring a friend today and you will each receive \$50 if your friend opens a checking account with direct deposit, or opens a Throwback VISA Classic or VISA Signature credit card.

Referring a friend is easy. Just follow these four simple steps:

1. Download our mobile app for iPhone or Android.
2. Click on the "My Membership" tab.
3. Select "Refer a Friend." You'll see your unique promo code.
4. Text or email an invite (which will include the code) to your family and friends.



**Contact Member Services:**  
800-431-2754  
[memberservices@usalliance.org](mailto:memberservices@usalliance.org)

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