



Members' Quarterly

www.usalliance.com/newsletter • Winter 2016

Are You Getting the Most Out of Your Checking Account?

Many members with a **MyLife Checking account** do not take advantage of all the services the account has to offer. We want to change that. Here are some of the lesser-known benefits that come along with your account:

- **A free monthly credit score** delivered directly to your online banking account
- **Early-Pay direct deposit** allowing members to get paid up to two days earlier
- Virtual StrongBox which allows members to **securely and digitally store documents**
- **Apple Pay** and **Google Wallet** capabilities
- A **rebate of non-USALLIANCE ATM fees**
- **24/7 account access** through our website and app

What Should You Do with Your Tax Refund?

It's that time of year! Have you considered how you'll be spending your tax refund? We gave it some thought. Here are the top five best uses we came up with:

Save. If you haven't been saving as much as you intend to, this is a great opportunity to set your strong saving habits back on track.

Pay off debt. Consider paying off a chunk of your debt with your tax refund. You could put the extra cash towards a student loan, your mortgage, or another expense with a high interest rate.

Invest. If you don't have an immediate need for the money, investing may be a good option for you. You could open

a CD account, beef up your IRA, or even invest in stocks.

Fix up your home. You could use your tax refund to upgrade the value of your home. Try refinishing your floors or upgrading your kitchen cabinets.

Donate to charity. There are so many great organizations that need help. Donating the money from your tax refund is an action you'll feel good about.



Association Spotlight

Tread Lightly!

You may have heard that USALLIANCE has teamed up with Tread Lightly!

Tread Lightly! aims to promote responsible recreation through

stewardship, communication, and education. The organization represents nearly every form of outdoor recreation on land and water. In 2015, Tread Lightly! helped clean up 116 tons of trash, fund over 50 restoration projects,

and distribute 1,500 educational posters across the country.

In April, Tread Lightly! will be featured at the Port Chester branch. Stop by throughout the month to see some of their photography and learn more about the organization, or get involved at www.treadlightly.org.



Did You Know Our App Has Been Placed in the Top 1% in the Country?

If you haven't downloaded the USALLIANCE app yet, get to it! Finovate, an organization that specializes in the banking and technology fields, has said the USALLIANCE app is among the top 1% in the country.

Head to the App Store or Google Play and download it for free. Not only can you view your account information and pay your balances, but you can also apply for new accounts and make deposits.



Give Your Mortgage a Good Home and Go Home with a \$250 VISA Gift Card!

With mortgage rates at an all time low, there's never been a better time to finance with us. With a wide variety of mortgage options (including First Time Home Buyer Programs) and knowledgeable professionals to help you through the entire process, we'll make you feel right at home. Visit www.usalliance.org and search "Mortgages" to learn more.

*Limitations and restrictions apply. One Gift Card per member. All loans subject to credit approval. Rates based on credit history and underwriting factors. Program, rates, terms and conditions are subject to change without notice. Does not apply to current or previous loans financed with USALLIANCE. *\$250 Visa Gift Card will be issued after loan is closed and funded. Gift card offer is available only to applicants whose applications are received between March 1, 2016 and April 30, 2016 and who close no later than June 30, 2016.

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