



# When Two Become One

A Financial Wedding eBook

# Congratulations!

You're engaged! With a ring on your finger and wedding bells in your head, you're daydreaming of your happily ever after. But does your love story include a plan to join your financial lives once you say I do? We doubt it. Rarely do wedding daydreams involve imagining how you will go about the process of combining finances, but it's a very important step that should be discussed and planned before your big day. At USALLIANCE, we're here to help you and your future spouse work together to reach your shared goals for saving and borrowing. With our full scope of banking and loan products, you'll be sure to have a bright financial future - together.



## Merging Money After Marriage

A joint MyLife Checking account is the first step to blending your financial lives. Being able to look at your overall financial picture makes it easier to budget and plan for bills and expenses. Sharing access to all accounts also has the added benefit of promoting openness, trust, and honest communication between a couple. With a MyLife Checking Account from USALLIANCE, you'll be able to accomplish all of your banking needs and receive a few extra perks you'll love almost as much as each other.



## MyLife Checking Features

- “Early pay” direct deposit
  - You’ll get paid up to 2 days earlier than your regularly scheduled payday
- No minimum balance requirements
- No monthly maintenance fee
- Monthly rebate of non-USALLIANCE ATM fees
  - You’ll be able to access to over 30,000 surcharge-free ATMs but if you can’t find one nearby in a pinch, we’ll rebate up to \$15 per month for non-USALLIANCE ATM fees.
- Free monthly credit score
- Overdraft Protection & Privilege
  - We’ve got your back with an opt-in program so you’ll be covered in emergency situations.
- 24/7 access with online and mobile banking
- Free VISA debit card
- Insured up to \$250,000 by the NCUA

WITH OUR VISA® CLASSIC CARD AND OUR VISA SIGNATURE CARD, WE MAKE IT EASY TO APPLY FOR A NEW CARD AS JOINT APPLICANTS. OR, YOU CAN ADD YOUR SPOUSE AS AN AUTHORIZED USER TO YOUR NEW OR EXISTING USALLIANCE CREDIT CARD IN JUST A FEW STEPS! WHICH CARD IS BEST FOR YOU?

## CREDIT CARDS

**USALLIANCE Visa Classic:** Everybody loves a classic. This card has one of the lowest everyday rates you'll find out there with NO annual fees and NO penalty APRs.

**Visa Signature:** Our prestigious card offers exclusive cardholder benefits and a rich rewards program.

While each of our cards has their own unique features, they share some important ones:

- Free supplemental cards
- No annual fee
- No penalty APR
- 24/7 fraud protection tracking
- Account alerts
- Micro-chip technology
- Extended warranty coverage

Apply and get pre-qualified for your new card at [www.usalliance.org](http://www.usalliance.org) in less than 2 minutes with no negative impact to your credit score.

## Buying Your First Home

Once you're ready to put down roots as newlyweds, look to our First Time Home Buyer Program. We have all the resources you'll need to feel confident about the overwhelming process of buying a home and prepare you from home ownership!

We partner with Fannie Mae to bring you Home Ready, a program which sets you up for success as a first time home buyer with education and financing.

### Our program features:

- **Down payments as low as 3%.**
  - This is ideal for young couples with limited savings, and the down payment & closing costs are able to be paid from sources other than your own funds.
- **Savings over the life of the loan.**
  - Unlike mortgage insurance on government-issued loans, with our FTHB Program, you may be eligible to cancel the private mortgage insurance on your USALLIANCE loan once you reach 20% equity.
- **Online Financial Wellness center.**
  - We offer convenient online learning modules to help you understand the home buying process, as well as access to FREE homebuyer education classes, and easy to use mortgage calculators to help you determine your budget.



## Easy Wedding Budget

Weddings are expensive, and costs can add up quickly. Keep your spending in check with this simple budget spreadsheet.

	My budget:
Invitations/Save the Date Cards	
Dress & Veil	
Bridal Accessories (shoes, jewelry, etc.)	
Hair, Nails & Make-up	
Tuxedos	
Flowers, Corsages, Boutonnieres	
Limos	
Photographer/Videographer	
Ceremony	

	My budget:
Venue Rental	
Food	
Bar	
Cake	
Band/DJ	
Bridal Party Gifts	
Wedding Favors	
Honeymoon	
Miscellaneous Expenses	

My total budget is \$\_\_\_\_\_

## SIMPLE, AFFORDABLE FINANCING

You want your wedding day to be just like you've always dreamed -we want to help make it happen for you! Planning your wedding can be stressful, but financing it isn't! At USALLIANCE, we offer several loan products that can be customized to fit any couple's budget.

- **Wedding loan:** Our personal loan offers both affordability through low fixed rates and flexibility with a wide range of payment terms—as short as 24 months to as long as 84. You can pre-qualify online at [www.usalliance.org](http://www.usalliance.org) in less than 2 minutes with no negative impact on your credit score. And ask a USALLIANCE representative how you can get up to .25% off your qualifying rate.
- **Signature Line of Credit:** Have funds at your fingertips to cover event down payments or last-minute add-ons with our versatile revolving line of credit. Pre-qualify in a snap at [www.usalliance.org](http://www.usalliance.org).
- **Visa Credit Cards:** Pay as you plan with our no-frills USALLIANCE Visa Classic Card. Our Classic Card carries rates among the lowest in the marketplace with *no* annual fees and *no* penalty rate.
- **Home Equity Line of Credit (HELOC):** If you own a home (or maybe Mom and Dad are helping out and they do), use the equity vested in it to cover wedding costs with a low-rate USALLIANCE HELOC. An added plus—your interest may be tax deductible.\*
- To learn more about these options for your big day, contact your local USALLIANCE Branch; call Member Services at [800.431.2754](tel:800.431.2754) or email us at [memberservices@usalliance.org](mailto:memberservices@usalliance.org).

\*Consult with a tax advisor regarding interest deductibility. Federally Insured by NCUA. Equal Housing Lender.