

Delivering Value

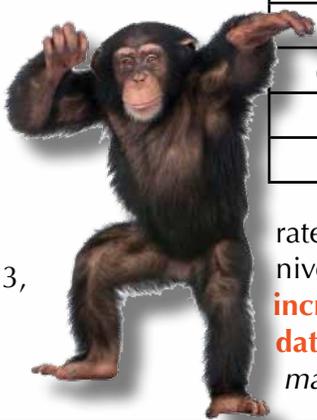
TO ALLIANCE MEMBERS SINCE 1948.



TWO automatic rate increases during the term of your CD!

Quit Monkeying Around with Your Money! Open a Step Right UP Certificate of Deposit

The Step Right Up Certificate of Deposit (CD) allows you the opportunity to bump up your rate TWO times during the life of the certificate. This means that you will be able to take advantage of inevitable increases in future rate environments. It also means that you will not have to hassle with constantly moving your certificates of deposits to other financial institutions.



Alliance is offering 3, 4 and 5-year terms on Step Right Up CDs with specific

Term	Start	End	Stepped Up Rate*
36-month CD	0 months	12 months	.50% APY
	13 months	24 months	1.00% APY
	25 months	36 months	1.65% APY
48-month CD	0 months	24 months	.75% APY
	25 months	36 months	1.65% APY
	37 months	48 months	2.50% APY
60-month CD	0 months	24 months	1.00% APY
	25 months	48 months	1.85% APY
	49 months	60 months	3.00% APY

rate bumps taking place on set anniversary dates. **See chart for rate increases along with anniversary dates.** Rates will change with the market.

Questions about moving your money to Alliance? Call for assistance today at 636-343-7005, ext. 2000.

*APY= Annual Percentage Yield. \$1,000 minimum.

Simply leave your money at Alliance worry-free!

Take the FREE Way with Electronic Statements - Not the Fee Way!

Starting September 1, Alliance will implement a **\$3 monthly fee** for all members that have not yet switched to electronic statements. All children 17 years and younger along with all seniors aged 60 and older **will be exempt from the fee** and will still receive their paper monthly statements.

As a cooperative financial institution that is owned by our members, Alliance is constantly trying to reduce its operating costs. That is how we can pay higher returns on investments and offer lower loan rates. As with most fees implemented by Alliance, we will give our members an easy option to avoid the forthcoming \$3 monthly charge for receiving paper statements.

If you would rather take the free way instead of the fee way, simply enroll in Statement Express, our electronic statement solution located inside Virtual Branch which is available through



our homepage at www.alliancecu.com. To enroll, log into your Virtual Branch, go to the Self Service tab, click on Statement Express and follow the steps from there. Please note that you must

turn off your pop-up blocker for the enrollment to be completed properly. If you are brand new to electronic statements, you will not have access to your old paper statement history.

- Why Enroll In Statement Express:**
- Get your monthly statement faster!
 - They are safer since they are not sitting in your mailbox.
 - Environmentally friendly: No trees harmed!
 - They are completely free!

Alliance appreciates you making this move to paperless statements. If you have any questions on enrolling, please contact our Call Center today at 636-343-7005, ext. 2000!

New Suite of Prepaid Card Services

Alliance has upgraded its full suite of prepaid card services to better meet the changing financial needs of our members. Check out how each card's unique features can benefit you!

- **Payroll Cards:** The PayCard is a re-loadable, pre-paid Visa debit card that allows your employer to directly deposit your paycheck to this card. You don't need an account with Alliance because the PayCard acts as a direct link between you and your employer.
- **Travel Money Cards:** TravelMoney is a prepaid reloadable Visa debit card which offers travelers a safe and convenient alternative to travelers' checks or cash. The Visa TravelMoney Card can offer the security and convenience that traditional solutions can't match.

The card is accepted at over 25 million merchants worldwide. And, you can obtain the local currency at over 1 million Visa ATMs around the world!

- **Reloadable Debit Cards:** The Visa Reloadable Prepaid card is a smart and cost-effective alternative to carrying cash and paying check-cashing fees. The Reloadable card will allow you to load your cash onto the card and then

make purchases everywhere that accepts Visa debit cards.

- **Gift Cards:** The Visa Gift Card is a prepaid, non-reloadable, card that can be used at millions of locations where Visa debit cards are accepted, including retail stores, online merchants and mail and phone orders. Since it's a prepaid card, spending is limited to the initial amount of money placed on the card.

Enjoy the convenience of buying gas at the pump, making purchases online while saving money because you won't have to worry about check-cashing fees anymore! You will also have financial control since the Reloadable Debit Card only allows you to purchase the amount on your card.

Our new line of cards are now available at any branch!

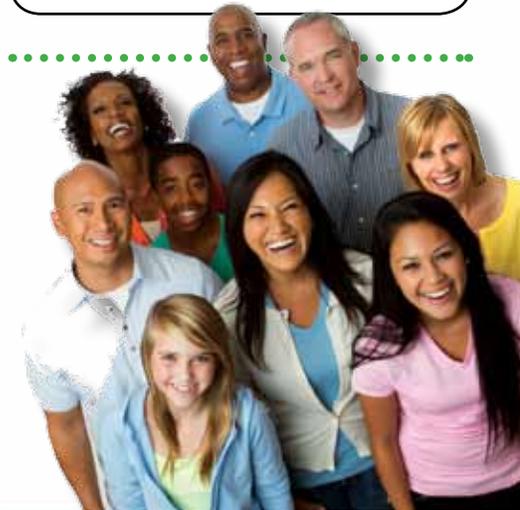
**Lost your debit card?
No problem!**

**Instant Issue Debit Cards
are now available at
all branches!**

Member Testimonial:

"I live in Illinois now, but back in 1979 I joined your wonderful institution. Over the years, you have given me faithful service, advice and support to help me keep going financially. Because of that, I still belong to Alliance. Thank you Alliance!"

- Margie
A member for 34 years & counting!



(636) 343-7005, ext. 2000 • (800) 541-6131
Tel-A-Connect: (314) 469-3669 (32#) • Online Chat Available
www.alliancecu.com • talktous@alliancecu.com

Fenton 24/7 ATM
575 Rudder Rd.
Fenton, MO 63026
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday8:30 am - 5:30 pm
Saturday.....9 am - noon

Call Center
Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday.....8:30 am - 12:30 pm

Jennings 24/7 ATM
9050 W. Florissant Ave.
St. Louis, MO 63136
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday.....9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Hazelwood
9150 Pershall Rd.
Hazelwood, MO 63042
Office Hours:
Mon., Tues., Thur. .9 am - 5:30 pm
Wednesdayclosed
Friday.....8:30 am - 5:30 pm
Saturday..... 8:30 am - 12:30 pm
Drive-up:
Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday.....8:30 am - 5:30 pm
Saturday..... 8:30 am - 12:30 pm

O'Fallon 24/7 ATM
1051 Hwy. K
O'Fallon, MO 63366
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday.....9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Personal Service Branch
O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
Mon., Tues., Thur., Fri.8:30 am - 6 pm
Wednesdayclosed
Saturday.....8:30am - noon

Home Loan Office
High Ridge 24/7 ATM
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri.9 am - 5 pm

