

# Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



**New Person-to-Person Payment System!**

## Popmoney Allows You to Pay Friends & Family Electronically

The Popmoney personal payment service lets you send money to friends, family or anyone at all. All you need is their name and email address or mobile number to move money from your Alliance account to theirs. You can even email or text the funds! There's never a need to withdraw cash or send a check.

People are using Popmoney to pay for all sorts of things like shared phone bills, paying the babysitter or just paying back a friend for lunch. You can even use it to request money. It's the new way to pay and get paid.

### How Do I Use Popmoney?

#### 1. Choose a recipient

Send to anyone you know or owe by signing into Virtual Branch and creating a Popmoney profile under the Popmoney tab. Simply click the Send Money tab and select your Alliance account. Then, enter the recipient's

name and email address, mobile number, or their bank account number.



**popmoney**  
Personal Payment Service

#### 2. Choose an amount

Just enter the amount you'd like to pay to get your money moving, and select a payment date.

#### 3. Include a message

Make it personal and send a message along with your money, or select an eGreeting.

#### 4. Notification

That's all it takes. Now your recipient will be sent a Popmoney Pickup message letting them know you've paid them.

#### Not Enrolled in Virtual Branch?

Remember: you must be enrolled in Virtual Branch to take advantage of Popmoney. All you need to get started is your account number. Virtual Branch is free, convenient and secure. **And...it's the easiest way to manage your money!**

If you need assistance enrolling in Virtual Branch, please visit our **Online Education Center** on our website. A series of online videos will walk you through everything you need to know about Virtual Branch. If you have any other questions, please call our Call Center at **636-343-7005, ext. 2000**. You can also reach us via online chat during regular office hours.

## Drive Your Auto Loan to Alliance - Earn \$100

Get on the road to a hundred dollars simply by driving your auto loan from another financial institution to Alliance. Instead of the hundred dollars, you can choose to have **no payment for 60 days** if you would like to defer your payment this summer. Whichever you choose, you can get a great rate on top of a great deal.

We have rates as low as **2.49% APR\*** Let us see if we can lower your monthly payment as well as save you hundreds of dollars over the life of your loan. You can pre-qualify 24/7 online at:

[www.alliancecu.com](http://www.alliancecu.com).

Our easy online application takes less than five minutes. If approved, you'll be notified instantly. Don't worry- your information is transferred safely and securely.

If you have any questions about moving your auto loan to Alliance, an Alliance Financial Service Representative will be happy to speak with you. Call us today at **636-343-7005, ext. 2000** or stop by any branch office.

**Don't drive by this chance to lower your monthly payment!**

\*Offer valid on loans \$5,000 or more. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer.



# BANK ON MORE!

Bank On MOre is a campaign developed by the Missouri Credit Union Association (MCUA) to raise awareness about credit unions in Missouri and our distinct differences from banks. You will see this campaign all around the St. Louis area. You know the benefits of being a member of a credit union, but your friends and family may not. Here's a quick list of what credit unions offer that banks do not, from the Bank On MOre campaign:

## Your Street. Not Wall Street.

- Profits stay with you.
- Our customers are our owners.
- We invest in our local community.
- No bailouts. No toxic assets.
- No shareholders. We are not-for profit!
- No one to focus on but you.
- Better interest rates and lower/fewer fees.
- Personal service from people you know.

## Did you know?

In 2012, Missouri credit unions provided members with more than \$80 million in direct financial benefits (when compared to banks)?

Credit unions (including Alliance) are full-service financial institutions that can take care of ALL of your financial needs. Nearly everyone living or working in Missouri can join a credit union, so spread the word to those you know—encourage them to make the switch from a bank to a credit union!



# You're Invited to Our 65th Annual Meeting!

Join us at **The Lodge Des Peres** on **Monday, May 20th** for our 65th Annual Meeting. Please confirm your attendance by calling 636 343-7005, ext. 1124 by May 13th, 2013. Refreshments will also be served after the meeting adjourns.

*The highlight of the evening will be the presentation of three \$1,500 college scholarships to our 2013 scholarship winners. To date, Alliance has awarded scholarships totaling more than \$50,000 to many college students over the last 16 years.*



**Monday, May 20th • 7 pm**  
**The Lodge Des Peres**  
**1050 Des Peres Road**  
**St. Louis, MO 63131**

**GPS Coordinates:**  
**38.5989940 | -90.4543979**



(636) 343-7005, ext. 2000 • (800) 541-6131

Tel-A-Connect: (314) 469-3669 (32#) • Online Chat Available

[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto:talktous@alliancecu.com)

**Fenton 24/7 ATM**  
575 Rudder Rd.  
Fenton, MO 63026

### Office Hours:

Mon. - Thur. ....9 am - 5:15 pm  
Friday .....8:30 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  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon

### Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

**Hazelwood**  
9150 Pershall Rd.  
Hazelwood, MO 63042

### Office Hours:

Mon., Tues., Thur. .9 am - 5:30 pm  
Wednesday .....closed  
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  
Wednesday .....closed  
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  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon

### Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

### Personal Service Branch

**O'Fallon - 24/7 ATM**  
1167 Bryan Rd.  
O'Fallon, MO 63366

Mon., Tues., Thur., Fri. 9 am - 6 pm  
Wednesday .....closed  
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

