

Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



Your Annual Survey Questions Answered inside!

New Suite of Prepaid Card Services Now Available

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 one million Visa ATMs around the world!

• **Reloadable Prepaid 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 and 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. **All cards can be ordered through our Call Center except our Visa Gift Cards!**

Stay Connected to Your Accounts with Mobile Money

With Mobile Money, you can monitor your accounts using your mobile phone... receive alerts, view accounts, even transfer funds whenever you need to. Wherever you happen to be. Request a text message be sent if your balance falls below \$50, or when your direct deposit check is in your account!

You also don't need a cell phone with Internet access or a data plan to take advantage of Mobile Money. You can send a simple text message to check account balances and to view



your transaction history.

If you do have Internet access from your phone, it gets even better.

You can log on to:

- View account balances
- View transaction history
- Transfer funds between accounts
- Even pay your bills & make a loan payment!!

Mobile Money is available to anyone currently enrolled in Virtual Branch. To sign up, log on to Virtual Branch, select the "Mobile Money" tab under the "Self Service" tab and then SIGN UP. Get connected to your accounts today!

And Our Survey Says... Alliance Share

The results of our online survey have been tallied and your voice is being heard! Each year Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc.

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 96% were "satisfied" or "very satisfied" with our services and 90% said they would recommend us to their friends and family members.

Other Key Findings:

- 70% consider Alliance their primary financial institution
- 74% surveyed preferred accessing their accounts electronically
- 78% had a checking account
- Mobile app was the most requested new service
- Having more convenient locations was most suggested improvement

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Credit unions listen to members- not shareholders!

And the winner of our \$500 Cash Drawing is...

As promised, Alliance has awarded one lucky member \$500 for taking their personal time to take our online survey. This year's winner is:

**Vicki A. Niere
from St. Louis!**

**Congratulations!
Enjoy your
winnings Vicki!**



"Please add a drive-thru lane in Fenton."

Great news! Alliance is building a new 14,000 brick headquarters in Fenton at 1280 S. Highway Dr. The new office will have two drive-up lanes along with one full-service, no surcharge drive-up ATM as well as easy access to Bowles Avenue and I-44.

Other amenities include Internet kiosks, a media center and a commercial night drop for business owners. The new office will also serve as a police sub-station for the St. Louis County Police Department.

"The Bryan Rd location in O'Fallon is closer to my home. Will it become a full-service site?"

Alliance does plan to expand our Bryan Rd. office into a full-service branch in early 2014. The office itself will also be expanded.

"The Hazelwood branch needs an ATM and to be open on Wednesdays."

Alliance is syncing its hours of operations across all branches in 2014. We also plan to add a walk-up ATM at Hazelwood in late 2014.



es Results and Answers Key Questions

“Alliance needs a better website with a new layout. It looks a bit dated.”

We couldn't agree with you more! A new, modern responsive website that will work across all devices and platforms will be launched in 2014.

“I do not like the new \$3 paper statement fee.”

Fair enough, but Alliance does offer a free way! Simply enroll in Statement Express inside Virtual Branch and you can avoid this fee completely. Plus, you will receive your statement faster and safer.

“I would like the ability to transfer money to another members account online as long as I have both account numbers available.”

Alliance launched Popmoney, our person-to-person payment solution, this spring. Popmoney 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, so their account number can remain private!

“A mobile app would be very useful. With mobile technology on the uprise, it would be beneficial to not only the member, but Alliance as well.”

Alliance is currently looking for mobile app providers that will allow us to meet the needs of our membership. The mobile app will allow you to be connected to your accounts 24/7. **Look for it shortly!**

Awwwww.... Shucks!

“I've banked with other financial institutions and their business practices have come into question for me and my finances and I've decided to do all my banking at the credit union only. I appreciate the friendliness and genuineness you don't receive from the “big banks.” Thanks for going above and beyond for the customers who rely on your expertise and professionalism. It does make a difference and is an important factor in where I do my banking.”

“I love Alliance Credit Union and I believe you are exemplary of what great customer service should be like. I'm always greeted right away and they can answer any questions I have. They are reliable and I tell everyone I know about Alliance Credit Union.”

“I have been with Alliance since I was 15. My mother has been there for years and my daughter will have her first savings account there as well. Every time I go in I am greeted with a smile from the tellers and one employee even remembers me and my mother by name. Good service always!”

“Your tellers and customer service are just professional, courteous and very polite and pleasant every time I go into the branch for service. You can't say that about most other financial institutions.”



RATES

As of 10/01/13



Loan Rates

New Auto	as low as 2.49% APR*
Used Auto	as low as 2.49% APR*
New Boat/RV	as low as 4.50% APR*
Used Boat/RV	as low as 4.75% APR*
New Motorcycle/ATV	as low as 4.50% APR*
Used Motorcycle/ATV	as low as 4.99% APR*
Home Equity Line of Credit....	as low as 3.25% APR*

Home Loans call 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months .....	.26% APY*
12 months .....	.41% APY*
24 months .....	.71% APY*
36 months .....	.96% APY*
60 months	1.46% APY*
1-Year Income Now CD .....	.85% APY*
2-Year Income Now CD	1.20% APY*
3-Year Income Now CD	1.45% APY*
5-Year Income Now CD	1.70% APY*

Daily Investment Fund

\$2,500 to \$9,999 .....	.16% APY*
\$10,000 to \$24,999 .....	.26% APY*
\$25,000 to \$49,999 .....	.31% APY*
\$50,000, to \$74,999 .....	.41% APY*
\$75,000 to \$99,999 .....	.42% APY*
\$100,000 and greater .....	.43% APY*

IRA Savings

\$100 to \$5,000 .....	.40% APY*
\$5,000 to \$25,000 .....	.45% APY*
\$25,000 to \$50,000 .....	.50% APY*
\$50,000 to \$75,000 .....	.60% APY*
\$75,000 to \$100,000.....	.70% APY*
\$100,000 and greater .....	.95% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.



Alliance Donates School Supplies to Poplar Bluff Elementary School

Alliance Credit Union sent a care package filled with school supplies to Eugene Field Elementary School in Poplar Bluff, Missouri for the school's Project Dream Support program. The program helps staff ensure that children from low-income families have the necessary supplies to learn.

Alliance employees donated 1,000 pencils, 1,000 pencil eraser toppers, 700 pens and more than **four miles** of clear tape to the program.

Sponsors of the Project Dream Support program prepare to distribute the school supplies to Eugene Field Elementary students in Poplar Bluff, MO.

Auditor's Verification Message

Our auditors, CliftonLarsonAllen LLP, are conducting a regular examination of our financial statements. Please verify your Alliance statement with your own records.

len LLP, at the address below in writing.



**CliftonLarsonAllen LLP,
600 Washington Avenue, STE 1800
St. Louis, MO 63101**

During the year, you may be provided with statement balances from Huntington Mortgage, an associate of Alliance Credit Union. Please verify these statements with your own records. If there are any discrepancies, please contact our auditors, CliftonLarsonAl-



(636) 343-7005, ext. 2000 • (800) 541-6131
Tel-A-Connect: (314) 469-3669 (32#) or (800) 382-8340 (32#)

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
Saturday9 am - noon

Call Center

Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 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
Saturday9 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
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

Drive-up:

Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 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
Saturday9 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
Saturday8:30 am - noon

Home Loan Office

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

