

Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



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 \$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.



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!

Auto Loan Rates as Competitive as You Are! 2.49% APR on New & Used

Plus, Earn \$100 for Refinancing Your Loan from Another Financial Institution!

Whether you drove your car into a ditch or simply want to ditch your old car, Alliance has excellent rates for your next vehicle purchase. We currently have rates as low as **2.49% APR*** on new and used vehicles up to 60 months. Looking to lower your monthly payment on your current car? *Simply refinance and save!*

may be able to save you hundreds of dollars over the life of your loan.

choose to defer your payment for 60 days? Whichever you choose, you can get a great rate on top of a great deal.



Want to see how much money you will save by refinancing with Alliance Credit Union?

Our **Auto Refinance Interest Savings Calculator** located on our website will show you how much less your monthly auto loan payment will be by refinancing with us. Try it today! We

Don't forget that you will also **earn \$100** when you move your auto loan from another financial institution to Alliance! Need some help recovering from school expenses? You can also

Be sure to pre-qualify online at **www.alliancecu.com**. Our easy online application takes less than five minutes to complete. All personal information is transferred safely and securely and you'll get instant notification when approved!

If you have any questions about pre-qualifying online or moving your auto loan to Alliance, call us today at **636-343-7005, ext. 2000** or stop by any branch office.

*Offer valid on loans \$5,000 or more on autos 2009 and up. 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.

Holiday Club Funds Being Sent!

Retailers are holding holiday shopping sales earlier each year. Alliance does not want you to miss out on any early deals, so we will be distributing your Holiday Club Account funds to you on September 30, 2013.

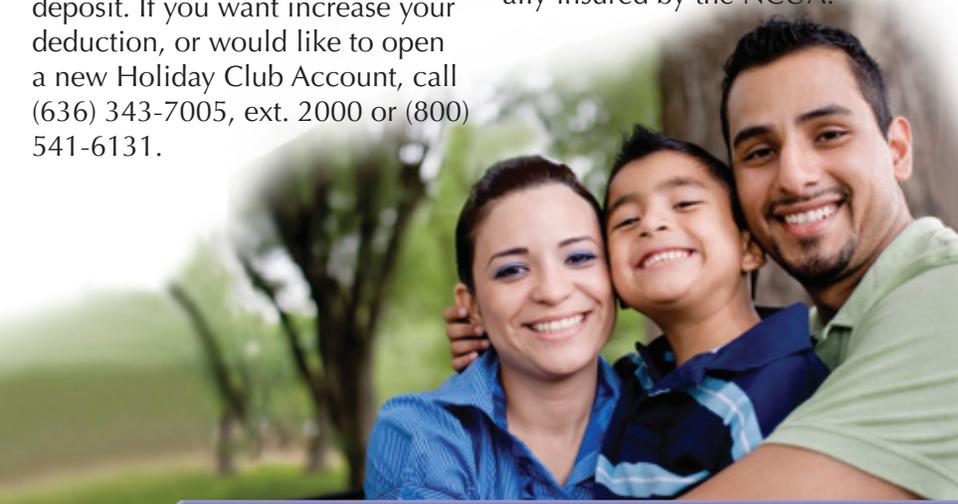
If you live inside the St. Louis metro area, your funds will be electronically transferred into your Alliance Checking Account. If you live outside the St. Louis metro area and do not have an Alliance checking account, ATM card or VISA Debit card, your check will be mailed to you.

Next year's Holiday Club Account will open automatically with your next payroll deduction or cash deposit. If you want increase your deduction, or would like to open a new Holiday Club Account, call (636) 343-7005, ext. 2000 or (800) 541-6131.

Don't have a Holiday Club Acct.?
An Alliance Holiday Club Savings Account allows you to save up for holiday expenses all year long. That way you will have the cash ready when it's time to shop!

Building your balance is easy when you use payroll deduction or automatically transfer funds from another account. Your funds, plus interest, can be automatically transferred to your checking account the following September.

Open a Holiday Savings Account at any time of the year with only a \$5 minimum deposit. For added convenience, you can make one withdrawal per month **without** penalty. And your money is federally insured by the NCUA.



Income NOW CDs Pay YOU Monthly



Our Income Now CDs pay higher interest rates than traditional CDs with similar terms found at other financial institutions!

How do Income NOW CDs work?

You deposit a specified amount into a federally insured Income Now CD at Alliance. Interest accrues daily and is added to the CD balance just before the monthly payment distribution is made. You simply authorize Alliance to make level monthly payments from your Income Now CD until the CD matures. The payments consist of both interest and principal until the full value of your CD is paid out and has a zero balance. In short, it's the CD that pays **you** monthly! [See sample terms & rates:](#)

Term	Rate (APY)
1-Year Income Now CD	1.01% APY
2-Year Income Now CD	1.51% APY
3-Year Income Now CD	1.45% APY
5-Year Income Now CD	1.70% APY

We have terms from one to 20 years. Visit www.alliancecu.com to view all Income Now CD rates. While there, use our Income Now calculators to work out different investment scenarios. Stop by any branch to open your Income Now CD today!

*APY= Annual Percentage Yield. There is a minimum investment based on term & early withdrawal penalties apply.



(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
Saturday8:30am - noon

Home Loan Office

High Ridge 24/7 ATM

320A Emerson Rd.
High Ridge, MO 63049

Office Hours:

Mon. - Fri.9 am - 5 pm

