



Delivering Value

JUNE 2015

Since 1948

New Fenton Headquarters is Open



Located at 1280 South Highway Drive right off Highway 44 and Bowles Avenue, Alliance's new Fenton Headquarters offers members greater convenience with three drive-up lanes and a drive-up ATM. We also moved our mortgage department here from High Ridge to improve loan servicing. We look forward to serving you at our new location!

Delivering Convenience with Shared Branching



Personalized service is a major benefit of banking at Alliance Credit Union and you don't have to sacrifice convenience to get it. Take advantage of Alliance Credit Union's shared branching services through CO-OP Shared Branch and you can access your account at any of the 5,200 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you

doesn't belong to Alliance Credit Union. This is a huge benefit to Alliance Credit Union members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

In order to perform a transaction at a participating shared branch, you must have your account number and photo identification. You can perform any transaction that you wish at a shared branch location; this includes deposits and withdrawals, check cashing, transfer of funds, loan payments and more.

You may utilize a non-Alliance branch for a \$3.00 per visit fee. This convenience fee is similar to that of using a foreign ATM and simply covers our cost of providing the service. As a financial cooperative, we only ask members to pay the cost for added convenient services that they wish to use. Keep in mind, there is never a charge for utilizing an Alliance Credit Union-owned branch.

Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you.

Delivering Value, Enriching Lives



RATES

As of 06/02/15

Loan Rates

New Autoas low as 2.49% APR*
 Used Autoas low as 2.49% APR*
SPECIAL: 1.99% APR on 36-Month New & Used
 New Boat/RVas low as 4.50% APR*
 Used Boat/RVas low as 4.75% APR*
 New Motorcycle/ATVas low as 4.50% APR*
 Used Motorcycle/ATVas 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 months31% APY*
 12 months51% APY*
 24 months81% APY*
 36 months 1.16% APY*
 48 months 1.56% APY*
 60 months 1.81% APY*

Daily Investment Fund

\$2,500 to \$9,99916% APY*
 \$10,000 to \$24,99926% APY*
 \$25,000 to \$49,99931% APY*
 \$50,000 to \$74,99941% APY*
 \$75,000 to \$99,99942% APY*
 \$100,000 and greater43% APY*

IRA Savings

\$100 to \$5,00040% APY*
 \$5,000 to \$25,00045% APY*
 \$25,000 to \$50,00050% APY*
 \$50,000 to \$75,00060% APY*
 \$75,000 to \$100,000..... .70% APY*
 \$100,000 and greater95% APY*

*APY = Annual Percentage Yield
 All rates subject to change at any time.

Delivering Value, Enriching Lives



100% Mortgage Financing with VA & USDA loans!

We are proud to announce that we are now offering USDA and VA home loan programs! It's never been a better time to buy or refinance a home with Alliance Credit Union. On top of the many other products that Alliance has to offer, whatever your situation, we have a mortgage product to fit your needs. Not familiar with USDA or VA loans? Here is why we are so excited for our members:

With a VA loan, our eligible members can now get special options if they are buying or refinancing their home. If you are interested in refinancing, you can get as much as 90% cash out. If you see yourself purchasing a new home in the future, **VA allows for a zero percent down payment – that is 100% financing!** These loans do not require monthly mortgage insurance premiums and you can prepay without paying any penalties!

With a USDA loan, you can get a 100% financing on a 30-year fixed loan as long as the property is located in a qualifying rural area. Yes, first-time homebuyers are welcome; and

the best part is there is no maximum purchase price!

If you are as excited as we are about these new products, **DON'T WAIT!!!** Contact the mortgage department today at **636-343-7005, extension 3**, and ask to speak with one of our knowledgeable home loan specialists to see if these products will work for you. Not interested in a VA or USDA loan? Call us today to ask about other wonderful mortgage options.

WE WANT TO BE YOUR LENDER!



636-343-7005, option 0 • 800-541-6131
Tel-A-Connect: 800 714-3319 • Online Chat Available
www.alliancecu.com • talktous@alliancecu.com

Fenton 24/7 ATM
 1280 South Highway Dr.
 Fenton, MO 63026
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Call Center
Operating Hours:
 Mon. - Fri. 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. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

Hazelwood 24/7 ATM
 9150 Pershall Rd.
 Hazelwood, MO 63042
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 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. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

O'Fallon 24/7 ATM
 1167 Bryan Rd.
 O'Fallon, MO 63366
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

St. Louis
 5011 Hampton Ave.
 St. Louis, MO 63109
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Our Mortgage Office is now located inside of our new Fenton Administrative Office!

