



Delivering Value
Since 1948

JAN. 2016

Improved Virtual Branch Launching February 17

We're thrilled to introduce an upgrade to Virtual Branch effective February 17, 2016. You'll notice a new look and feel, and much more!

What's New?

The upgraded Virtual Branch will be completely responsive. Responsive means you'll have a more-optimized experience in Virtual Branch from any device you use— your PC, tablet or smart phone.

You'll see a new, fresh more modern look as well. Many previous links

have been converted to icons that have been repositioned, which will allow you to get to these options more quickly.

Your transaction history will now display month-by-month, making it easier to page through your history. You will also be able to search your history as well, including checks.

The migration to the new Virtual Branch should not affect the functioning of your Alliance iPhone or Android app. The login process also remains

the same. If you have any questions or issues using the upgraded Virtual Branch, please call us at **636-343-7005, option 0.**



Earn 1.75% APY* with our Best Interest Checking Account

Alliance Credit Union has great news for members that want to earn higher interest on their account. **Our new Best Interest Checking account will allow you to earn 1.75% APY* monthly on the first \$10,000 by meeting four simple criteria that you may already be doing.**

Your Monthly Qualifications:

- Have at least 25 debt card transactions post and settle
- Have at least one direct deposit post and settle
- Utilize Bill Pay monthly
- Enroll in e-statements

What if I do not meet the monthly qualifications?

This account simply defaults to a free

checking account that earns 0.15% APY interest with no monthly fees or minimum balance requirements. You can always get right back earning 1.75% APY the next month you qualify.

What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

Questions about this new account?

Please call us at 636-343-7005, option 0, stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at **www.alliancecu.com**.



Open yours today!

*Qualifying accounts earn 1.75% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. At least one bill must be paid through Bill Pay each month to qualify. Interest and APY subject to change at our discretion.

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Delivering Value

First-Time Homebuyers Program

Alliance Puts You in Your New Home with Just 5% Down

Are you or someone you know looking to buy a home for the first time?

We have just unveiled our First-Time Homebuyer Program that will get



you into a home with as little as 5% down. With this new program, first-time homebuyers pay no lender fees and do not have the responsibility of paying hundreds of dollars each month in mortgage insurance. Our First-Time Homebuyers Program is also available for buyers who have not owned a home in three years.

Why Choose Alliance?

We have very competitive rates with some of the lowest closing costs in the St. Louis area. We also have a dedicated Mortgage office with a knowledgeable staff of professionals who will walk you through the process and answer all your questions from start to even after you close. We also take a different approach from some of our competitors that advertise on radio and television.

We will never lure you into low down payment program that is stacked with hidden origination, application or processing fees on the back end. We want repeat customers and referrals, so we will not charge any lender fees.

Unlike our competitors, Alliance will cover the \$595 Processing Fee, the \$27.50 Credit Report Fee (\$16.80 for individuals) and the \$14 Flood Certification.

If you have any questions about our new First-Time Homebuyer Program or any other of our great first and second mortgage products, please call one of our Home Loan Specialists today at 636-343-7005, option 3. You can even apply online. Alliance will make sure your first home buying experience is an enjoyable one!

Let Us Cover Embarrassing Overdrafts with Courtesy Pay

With Courtesy Pay, you can avoid the hassle of a declined transaction due to insufficient funds. This service to our members covers checks, overdrafts from ACH, electronic items and everyday debit card transactions (including Point of Sale transactions) that would not have otherwise cleared.

Courtesy Pay is available on all personal checking accounts in good standing. Alliance can cover all overdrafts up to \$700, depending upon your qualifying criteria. A confirmation letter will be mailed to you notifying you of your coverage limit after you opt-in. You will be charged a \$26 fee for each overdraft transaction that we cover on your behalf.

Enrolling in Courtesy Pay

Opting into Courtesy Pay is easy. Simply complete and submit our online enrollment form or stop by any branch if you would rather do it in person. You will most likely never have to use it, but it is nice to know it is there if a mistake happens!

If you choose to opt-out of Courtesy Pay in the future, simply resubmit the online form or stop by any branch.

If you have any questions about how Courtesy Pay works, please call us at (636) 343-7005, ext. 2000 or live chat with us through our website during business hours.



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Delivering Value

2016 College Scholarship Applications Now Available

Alliance will Award Five \$1,000 College Scholarships!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$60,000 to many college students over the last 18 years.

As part of our continuing support of higher education, applications for our

annual scholarship program are now available. For a copy of the 2016 ap-



plication, please visit any branch or download and print it from your home computer at the web address below:

www.alliancecu.com/Scholarship.html

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- **A full-time college student**
- **A high school student who will be a full-time college student in 2016**

Winners will be notified in early March and will be honored at the Annual Membership Meeting on Wednesday, March 16, 2016. Questions? Please call us at **(636) 343-7005, option 0** or email us at talktous@alliancecu.com.

Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As an Alliance Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

- 10% discount on select regularly priced Sprint monthly service
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)

Our Business members get:

- 15% discount on select regularly priced Sprint monthly service
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership. Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.



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RATES

As of 01/02/16

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*
Rate Bumps available on CD terms 36 months and above. Booster Bumps given on 48-month CDs (new bump rate +5 basis points) & 60-month CDs (new bump rate +10 basis points).
 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.

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Privacy Policy Notice:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed in 2016 and you may review our policy and practices with respect to your personal information at www.alliancecu.com/privacy-policy/ or we will mail you a free copy upon request if you call **636-343-7005, option 0**.

Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and Co-Op debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

Branch Holiday Closure

Alliance Credit Union will be closed on Monday, January 18th to observe Martin Luther King Day.



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 S. Highway Dr.
 Fenton, MO 63026

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

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

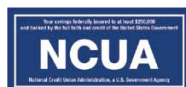
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

St. Louis
 5011 Hampton Ave.
 St. Louis, MO 63109

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Call Center

Operating Hours:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm



High Ridge ATM Only
 320A Emerson Rd.
 High Ridge, MO 63049

