



Keep Your Rate!™ New mortgage program available

Alliance Credit Union may be able to save you hundreds of dollars per month on your next home loan! With our Keep Your Rate program, you could split your next home purchase into two loans: One with your current rate and remaining term, and one with the current market rate.*

Talk to our mortgage team today to calculate your potential savings and see if **Keep Your Rate** is right for you!



*Keep Your Rate program is subject to credit approval and other eligibility requirements. Rates, terms and conditions are subject to change without notice. Contact Alliance Credit Union for complete details. Alliance Credit Union NMLS# 402567.

Smart spending starts here

A new school year brings plenty of opportunities to practice smart money habits. Whether students are buying lunch, shopping for school supplies or saving for something bigger, a few simple steps can help them make the most of their money:

- ▶ **Set a spending limit:** Help them decide how much you can comfortably spend each week, and keep track of where your money goes.
- ▶ **Separate needs from wants:** Teach them to cover essentials first, then decide how much is available for extras.
- ▶ **Save before you spend:** Have them set aside part of any allowance, paycheck or gift money before making a purchase.
- ▶ **Check your balance:** Show them how reviewing accounts regularly can help them avoid overspending and spot unfamiliar transactions quickly.



We offer tools to help young members put these habits into practice with our **Star Student Savings Club, GenFree Checking and Greenlight debit cards.**

Explore our youth banking options today!



Pocket
\$200
with your next auto loan

¹\$200 will be deposited into the member's savings account when a minimum of \$25,000 is financed by Alliance Credit Union. Current ACU auto loans are ineligible for refinance. Offer valid for a limited time. ²APR=Annual Percentage Rate. Offer subject to change without notice, credit qualifications and member eligibility. ³The payment skip program is available to members with loans in good standing and loan is at least six months old, paid through the month prior to the month being requested to skip and with no special deferments in the past year. Good standing is defined as never more than 30 days past due in the past 12 months and insurance is in place for loans secured by collateral with Alliance Credit Union listed as a loss payee. Payment skip does not change your monthly payment; however, it does extend the loan's term by one month per skip. Skips must not be in consecutive months. GAP insurance may not cover skipped payments, and the missed payments may be deducted from the amount you will receive if you file a claim. Other restrictions may apply. Contact Alliance Credit Union for complete details on all offers.

Shopping for a new ride or looking to save on your current auto loan? **When you finance a vehicle with us or bring us your auto loan from another lender, you'll receive \$200!**¹

Plus, take advantage of auto loan benefits:

- ▶ **Rates as low as 4.49% APR²**
- ▶ **Skip two payments per year, no more than six over the life of a loan³**
- ▶ **Terms up to 84 months**

Pocket some extra cash with your next auto loan today!



Apply online at alliancecu.com, call us at 636-343-7005, or visit a branch to get started.

Preparing for retirement doesn't have to be complicated. An individual retirement account (IRA) can help you set money aside for the future while taking advantage of potential tax benefits. We offer traditional and Roth IRA savings options designed to help you plan with confidence.

- ▶ **Competitive interest rates**
- ▶ **No annual or maintenance fees**
- ▶ **Funds insured by the NCUA**

Give your future savings a place to grow.

Visit our website, give us a call, or stop by a branch to get started today!

A simple way to save for retirement



Access your accounts anytime, anywhere



Managing your money doesn't have to mean waiting for your statement to come in the mail or making a trip to a branch. With online banking, you can securely access your accounts whenever it's convenient for you. Log in to take care of everyday tasks, including:

- ▶ **Checking account balances and recent transactions**
- ▶ **Transferring money between accounts**
- ▶ **Paying bills**
- ▶ **Viewing account statements**

Enjoy convenient access to your Alliance accounts whenever you need it, and enroll in online banking today!

Holiday closing

Labor Day Monday, Sept. 7

Office hours
M-F 9 a.m. - 5:30 p.m.
Sat. 9 a.m. - noon

Fenton
1280 S. Highway Dr.
Hazelwood
6250 Howdershell Rd.
Jennings
8013 W. Florissant Ave.

Drive-up/Call Center hours
M-F 8:30 a.m. - 5:30 p.m.
Sat. 8:30 a.m. - 12:30 p.m.

O'Fallon
1051 Hwy K
Wentzville
12450 Veterans Memorial Pkwy.
St. Louis
5530 Fyler Ave.



Delivering value, enriching lives

636-343-7005, option 0 • 800-541-6131

Tel-A-Connect: 800-714-3319 • Online chat available
www.alliancecu.com • talktous@alliancecu.com

Text for service 24/7 ATM

Opt in to start using text for service today! Text the word "Alliance" to 636-717-3859

