



# Delivering Value

DECEMBER 2020

## Save Year-Round for Holiday Expenses



Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today! This account allows you to save cash for all the expenses that come with the holiday season.

**When you automate your savings with payroll deduction or automated transfers from another account, building your balance is easy!** And your funds, plus interest, can be automatically transferred to your checking account in time for the holidays!

Open a Holiday Club Savings Account at any time of the year with only a \$5 minimum deposit. For

added convenience and flexibility, you can make one withdrawal per month without penalty if you need to do so. And, your money is secure — it's federally insured by the NCUA!

**Questions?** Call us at 636-343-7005, option 0 or visit any branch to open your Holiday Club Savings Account today!



## Bump Your CD Rate When Rates Rise

Our new Rate Bump CD allows you to bump your CD rate up if our rates were to increase before the end of your certificate's term. The Rate Bump CD is available on all 36, 48, and 60-month term CDs.

### Booster Bumps available on 48 & 60-Month CDs

As an added bonus, Alliance will give you a Booster Bump if you choose to open a 48 or 60-month CD. You will **receive an additional 5 basis points** more than the rate that you would be receiving when you choose to use your bump option on all 48-month CDs.

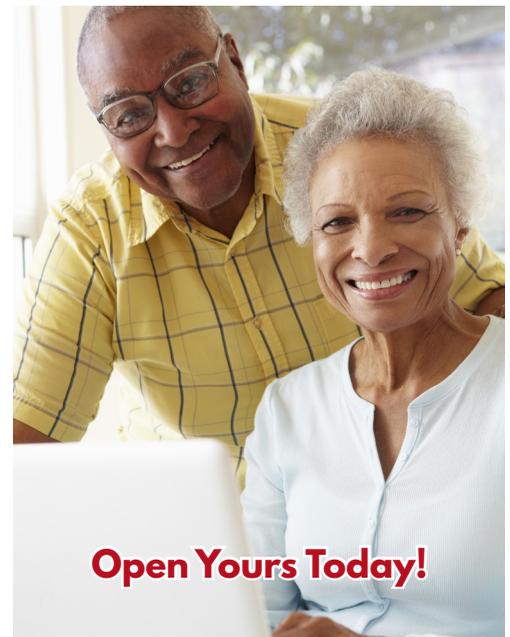
You will **receive an additional 10 basis points** more than the rate that you would be receiving when you

choose to use your bump option on all 60-month CDs.

Alliance wants to ensure that our members can deposit their money with us worry-free! You can relax knowing that the funds you put into a Rate Bump CD are insured up to **\$250,000** per individual depositor by the National Credit Union Administration (NCUA).

To open your Rate Bump CD today, simply stop by any branch. Questions? Call us today at 636-343-7005, Option 0 or visit us at any branch during our business hours.

*Please note that the penalty for early account closure is 365 days of interest on all 48 and 60-month Rate Bump CDs.*



*Delivering Value, Enriching Lives*

 **Alliance**  
CREDIT UNION

# RATES

As of 12/02/2020

## Lower Loan Rates

New Auto .....as low as 1.99% APR\*  
 Used Auto .....as low as 2.25% APR\*  
 New Boat/RV .....as low as 5.25% APR\*  
 Used Boat/RV .....as low as 5.25% APR\*  
 New Motorcycle/ATV .....as low as 5.00% APR\*  
 Used Motorcycle/ATV .....as low as 5.00% 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](http://www.alliancecu.com) to apply online.

\*APR = Annual Percentage Rate

## Higher Deposit Rates

### Certificates of Deposit

6 Months ..... .26% APY\*  
 12 Months ..... .41% APY\*  
 24 Months ..... .56% APY\*  
 36 Months ..... .66% APY\*  
 36 Months with Rate Bump Option..... .46% APY\*  
 48 Months ..... .76% APY\*  
 48 Months with Rate Bump Option..... .56% APY\*

**Includes Booster Bump: new bump rate +5 bp**  
 60 Months ..... .86% APY\*  
 60 Months with Rate Bump Option..... .71% APY\*

**Includes Booster Bump: new bump rate +10 bp**

### Money Market

\$10,000 to \$24,999 ..... .20% APY\*  
 \$25,000 to \$49,999 ..... .25% APY\*  
 \$50,000 to \$74,999 ..... .30% APY\*  
 \$75,000 to \$99,999 ..... .35% APY\*  
 \$100,000 and greater ..... .40% APY\*

### IRA Savings

\$100 to \$4,999 ..... .25% APY\*  
 \$5,000 to \$24,999 ..... .30% APY\*  
 \$25,000 to \$49,999 ..... .35% APY\*  
 \$50,000 to \$74,999 ..... .45% APY\*  
 \$75,000 to \$99,999 ..... .55% APY\*  
 \$100,000 and greater ..... .75% APY\*

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

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## College Scholarship Application Available in January

**Stop by any branch or print online on Friday, January 8th**

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. Since its 1997 inception, Alliance's scholarship program has awarded more than \$90,000 in college scholarships to date.

As part of our continuing support of higher education, applications for our annual scholarship program will be available Friday, January 8th at any branch or available to download from our website at:

[www.alliancecu.com/scholarship-program/](http://www.alliancecu.com/scholarship-program/)

### 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 2021

**Applications are due by Friday, March 5th, 2021**

Winners will be notified in early March and will be honored at our 73rd Annual Membership Meeting on March 30th.

### Questions?

Please call us at (636) 343-7005, option 0 or chat with us from our homepage during business hours.

*Happy Holidays to all of our members this season!*

Alliance will be closed on the holidays listed below.

**Thursday, December 24th at noon**  
**Friday, December 25th**  
**Friday, January 1st**



636-343-7005, Option 0 • 800-541-6131  
 Tel-A-Connect: 800-714-3319 • Online Chat Available  
[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto: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**  
 6250 Howdershell 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 24/7 ATM**  
 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

