



# Delivering Value

JUNE 2019

## No Closing Cost Mortgages through June 30th

For a limited time, Alliance will cover all lender and title company fees. This saves you more than \$2,000 on a \$150,000 home loan. This offer is valid through June 30th on all new Alliance Credit Union loans!

Year around, we maintain very competitive rates with some of the lowest closing costs in the St. Louis area. So low, that we encourage you to compare our closing costs with our competitors.

Many mortgage outfits advertise their low loan rates on the radio

to get you in the door and then hit you with high closing costs at the end. **Shop us and see!** Many times, the closing costs more than offset the difference in rate.

We have a dedicated mortgage department 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.

If you have any questions about our mortgage products or services, or any other of our great home equity products, please call one of our Home Loan Specialists today at **636-343-7005, option 3.**



## Alliance Will Donate \$1 to Children's Miracle Network for Every New Facebook Follower



Alliance is a proud supporter of Children's Miracle Network and wants to raise even more money for them this summer. To do so, Alliance will donate \$1 for every new Facebook follower we receive up to \$5,000.

This means that we will be asking you to spread the word to your family and friends on Facebook.

Children's Miracle Network Hospitals of Greater St. Louis is a non-profit organization dedicated to raising funds and awareness for St. Louis Children's Hos-

pital and SSM Health Cardinal Glennon Children's Hospital. CMN Hospitals provide the finest medical care, life-saving research, and preventative education to help millions of kids overcome diseases and injuries of every kind. For more information, visit <https://www.cmn-stl.org/>.

Be sure to follow us and share this campaign with your peers. Please check our Facebook page for progress updates! Fundraiser ends June 30th.

*Delivering Value, Enriching Lives*

 **Alliance**  
CREDIT UNION

# RATES

As of 06/02/2019

*Delivering Value, Enriching Lives*



## Lower Loan Rates

New Auto .....as low as 3.75% APR\*  
 Used Auto .....as low as 3.75% 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 5.50% 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 ..... 1.31% APY\*  
 12 Months ..... 2.11% APY\*  
 24 Months ..... 2.56% APY\*  
 36 Months ..... 2.76% APY\*  
 36 Months with Rate Bump Option..... 2.61% APY\*  
 48 Months ..... 2.91% APY\*  
 48 Months with Rate Bump Option..... 2.76% APY\*  
**Includes Booster Bump: new bump rate +5 bp**  
 60 Months ..... 3.16% APY\*  
 60 Months with Rate Bump Option..... 3.01% APY\*  
**Includes Booster Bump: new bump rate +10 bp**

### Money Market

\$10,000 to \$24,999 ..... 1.38% APY\*  
 \$25,000 to \$49,999 ..... 1.51% APY\*  
 \$50,000 to \$74,999 ..... 1.64% APY\*  
 \$75,000, to \$99,999 ..... 1.76% APY\*  
 \$100,000 and greater ..... 1.89% APY\*

### IRA Savings

\$100 to \$4,999 ..... .50% APY\*  
 \$5,000 to \$24,999 ..... .60% APY\*  
 \$25,000 to \$49,999 ..... .70% APY\*  
 \$50,000 to \$74,999 ..... .80% APY\*  
 \$75,000 to \$99,999 ..... .95% APY\*  
 \$100,000 and greater ..... 1.20% APY\*

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

## Text Us for Service Inside our App

You can now simply text us inside our mobile app to get the answers you need to your financial questions. Our new system will analyze key words to ensure that your text goes to the right department. If you text us after business hours, your message will be in the correct department's queue and will be followed up on the following business day. Simply click on the "Contacts" tab inside our app to text us your questions.

Alliance has an app available for iPhone and Android devices. You can securely access your accounts anytime from your mobile device to check account balances, transaction history, pay bills and more. **Mobile Check Deposit** is also included in both apps, so you can deposit your checks from home simply by taking a picture of the check with your mobile device or tablet. Our system will text you notices throughout the process until your check has cleared.

### How To Download:

Simply visit the Apple App Store (for iPhone®, iPad® or iPod touch® devices) or Google Play

(for Android™ devices) and search for the Alliance Credit Union app. Then, download the appropriate app for your device, log in using your Online Banking User ID and password, and follow the prompts. It's fast and easy!

**Questions? Call us today at 636-343-7005, option 0 for assistance.**



**Download our app today to start texting Alliance for all your service needs. For after business hours, your text will be answered the next business day.**

**Apple Pay, Google Pay, & Samsung Pay now available along with personalized debit cards!**



**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

