



# Delivering Value

MAY 2019

## Alliance Awards Five College Scholarships

Alliance Credit Union awards five \$1,000 college scholarships at its 71st Annual Meeting on March 27, 2019.

Alliance's Scholarship Committee selected the five recipients on their ability to express how they would change their community in a positive way in an essay. Academic achievements, community involvement, and financial need were also considered in the selection process. Since its 1997 inception, Alliance's scholarship program has awarded more than \$80,000 in college scholarships to date.

"We are proud to recognize future community leaders each year at our annual meeting," said Alliance CEO Tim Stephens. "Their essays demonstrate that they have leadership qualities that will extend far beyond college and into their professional lives."

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as either a full-time college student or a high school student that will be a full-time college student in the following year.



2019 Dennis J. Sommer Scholarship for Excellence in Education Winners (from left to right): CEO Tim Stephens, Andrew Combs, Laron Smith, Chasteanne Salvosa, Mary Beers, and VP of Human Resources Frank Evans. Not pictured: Joshua Abel

## 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*



# RATES

As of 05/02/2019

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.

## No Closing Cost Mortgages

We have 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.

**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!**

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.**

**We will be closed on Monday, May 27th to observe Memorial Day. Have a safe holiday!**



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

