



Delivering Value

NOVEMBER 2025

Introducing Greenlight: The Debit Card & Money App for Kids & Teens



Learn to earn, save, and spend wisely with Greenlight's award-winning money app and debit card. Kids and teens build lifelong healthy financial habits by earning money through chores and allowance, setting savings goals,

spending wisely, and more. Parents assign chores, automate allowance, send money quickly, set flexible controls, and get real-time notifications.

Greenlight Teaches Kids and Teens to be Smart with Money

Kids and teens learn by doing. With Greenlight's debit card and app, they put money skills into practice as they learn to earn, save, and spend wisely.

Greenlight Gives Parents Peace of Mind and Convenience

Parents send money to their kids quickly, set flexible controls, set up chores, automate allowance, and more, saving them precious time.

Greenlight Empowers Kids and Teens with Fun and Engaging Financial Literacy Education

Level Up, Greenlight's financial literacy game for kids and teens, takes learning beyond K-12 national standards for personal financial education.

Get Started with Greenlight Today!

Simply scan the QR code below to get started today, and to read our Greenlight FAQs for more information!



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!



Delivering Value, Enriching Lives



RATES

As of 11/02/2025

Lower Loan Rates

New Autoas low as 4.89% APR*
Used Autoas low as 5.24% APR*
New Boat/RVas low as 7.75% APR*
Used Boat/RVas low as 7.75% APR*
New Motorcycle/ATVas low as 8.00% APR*
Used Motorcycle/ATVas low as 8.00% APR*
Home Equity Line of Credit....as low as 7.25% APR*

Home Loans Call 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months	2.50% APY*
12 Months	4.00% APY*
24 Months	3.55% APY*
36 Months	3.50% APY*
36 Months with Rate Bump Option.....	3.30% APY*
48 Months	3.50% APY*
48 Months with Rate Bump Option.....	3.30% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months	3.50% APY*
60 Months with Rate Bump Option.....	3.30% APY*
Includes Booster Bump: new bump rate +10 bp	

Money Market

\$10,000 to \$24,999	2.20% APY*
\$25,000 to \$49,999	2.40% APY*
\$50,000 to \$74,999	2.60% APY*
\$75,000 to \$99,999	2.80% APY*
\$100,000 and greater	3.00% APY*

IRA Savings

\$100 to \$4,999	.25% APY*
\$5,000 to \$24,999	.35% APY*
\$25,000 to \$49,999	.45% APY*
\$50,000 to \$74,999	.55% APY*
\$75,000 to \$99,999	.65% APY*
\$100,000 and greater	.75% APY*

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

Delivering Value, Enriching Lives



Zelle is Available to Easily Pay Friends & Family



Zelle® is available right from your online and mobile banking account and conveniently located in the same place where you pay your bills.

It is easy to get started. Simply log in to your online banking account or mobile banking app and enroll in Bill Pay. Once your account is

verified, return to Bill Pay and select the "Send Money With Zelle®" tab. Enroll in Zelle® & start sending & receiving money with friends & family. It's the hassle-free way to pay!

How to start using Zelle®

1. Enroll or log in to Bill Pay
2. Select "Send Money with Zelle®"
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

HOLIDAY HOURS

Alliance will be closed or have **limited hours** on the holidays listed below:

November 11, 2025
November 27, 2025
December 24, 2025
December 25, 2025
January 1, 2025

Veterans Day
Thanksgiving Day
Christmas Eve (until noon)
Christmas Day
New Year's 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
8013 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

Wentzville 24/7 ATM
12450 Veterans Memorial Parkway
Wentzville, MO 63385

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

St. Louis 24/7 ATM
5530 Fyler Ave.
St. Louis, MO 63139

Office Hours:
Mon. - Fri. 8 am - 5:30 pm
Saturday 8 am - noon

Drive-up:
Mon. - Fri. 8:00 am - 5:30 pm
Saturday 8:00 am - 12:30 pm

Call Center

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



Text for Service

Opt-in to start using text for service today by texting the word "Alliance" to us at 636-717-3859.