



Delivering Value

NOVEMBER 2019

Automatically 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. Your account begins earning **.16% APY** once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

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 about opening your Holiday Club Account?

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

When it's time to shop, your Holiday Club Savings Account will have the cash you need!

Alliance Makes \$2,500 Donation

Alliance Credit Union donated \$2,500 to become a Counselor-Level Sponsor to Sherwood Forest, which is a youth development organization directly impacting young people from low-income communities throughout the St. Louis area. This donation will help support the salary of a summer staff member at its campgrounds.

About Sherwood Forest: Since 1937, Sherwood Forest has supported more than 30,000 young people to discover the best in themselves as they grow up to do good in the world. More than 300 kids annually in 1st through 9th grades build skills in teamwork, independence,

responsibility, self-confidence, and problem-solving through a year-round program that includes a residential summer camp experience.

Sherwood Forest combines traditional outdoor learning opportunities with evidence-based programming to create an environment of learning and self-discovery like no other. Kids participate in award-winning Library and Reading programs, experience Creative and Performing Arts, and explore the natural environment through backpacking and canoeing.

To make an online donation or to learn more about Sherwood Forest, visit www.sherwoodforeststl.org.



Thanks for taking our survey!

Fenton Branch Manager Todd Vitek presents Brian Bolle a \$500 ceremonial check for taking our annual membership survey.

Delivering Value, Enriching Lives



RATES

As of 11/02/2019

Lower Loan Rates

New Autoas low as 3.24% APR*
 Used Autoas low as 3.24% APR*
 New Boat/RVas low as 5.25% APR*
 Used Boat/RVas low as 5.25% APR*
 New Motorcycle/ATVas low as 5.00% APR*
 Used Motorcycle/ATVas 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 to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months 1.31% APY*
 12 Months 2.01% APY*
 24 Months 2.41% APY*
 36 Months 2.56% APY*
 36 Months with Rate Bump Option..... 2.41% APY*
 48 Months 2.66% APY*
 48 Months with Rate Bump Option..... 2.51% APY*
 Includes Booster Bump: new bump rate +5 bp
 60 Months 2.91% APY*
 60 Months with Rate Bump Option..... 2.76% APY*
 Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,999 1.10% APY*
 \$25,000 to \$49,999 1.20% APY*
 \$50,000 to \$74,999 1.30% APY*
 \$75,000, to \$99,999 1.40% APY*
 \$100,000 and greater 1.51% APY*

IRA Savings

\$100 to \$4,99950% APY*
 \$5,000 to \$24,99960% APY*
 \$25,000 to \$49,99970% APY*
 \$50,000 to \$74,99980% APY*
 \$75,000 to \$99,99995% APY*
 \$100,000 and greater 1.20% APY*

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

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New Kid's Account Pays for Grades

Our Star Student Savings Club is designed to help children ages 0-12 understand what a credit union is while teaching them how to be a superstar saver!

As a member of our Star Student Savings Club, you will earn \$1 for every "A" or "B" that you receive on your semester report card. To encourage you to save that hard-earned money, we have created our Superstar Savings Card.

Every time you save \$5, simply bring it into any branch for deposit and we will give you a Superstar Savings Sticker. Once you collect 20 stickers or have saved up \$100, we will deposit an additional \$5 into your Star Student Savings Club account.

Visit any branch to start your child's Star Student Savings Club account today! Please note that if your child currently has a Coindexer Youth Savings Account, simply let branch staff know that you now want your child to be in our new kid's club account. It is that easy!

Key Benefits:

- Receive \$1 for every "A" or "B" on their semester report card
- Kid's earn 10% APY on the first \$500 they save!
- Savings account minimum balance of just \$5
- 12-Month Superstar Saver CD: Perfect way to start saving for college. Open today for just \$250!



Closed Thursday, November 28th for Thanksgiving



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

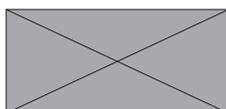
Call Center

Operating Hours:
 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

