



# Delivering Value

NOVEMBER 2022

## 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!



## Special CD Promotion for Members:

- \$50K new money only, 60-month term, 3.5% APY for long-time members.
- \$100k new money only, 60-month term, 3.0% APY for members joining us in 2022
- 12-month CD at 3.25% APY just by mentioning our two new branches in Jennings and Wentzville. Just \$1,000 to open!

Details below. Thank you for your Alliance membership!



We are offering the above special CD promotions with higher rates to award you for your membership. If you joined prior to 2022, you qualify for the 3.5% APY CD promotion. If you joined in 2022, you qualify for the 3.0% APY CD promotion. Or, you can earn **3.25% APY on a 12-month CD** just by mentioning our two new branch locations in Jennings and Wentzville. Just \$1,000 to open. Simply stop by your nearest branch to take advantage of this limited-time offer, which can end at any time.

*Delivering Value, Enriching Lives*



# RATES

As of 11/02/2022

## Lower Loan Rates

New Auto .....as low as 3.75% APR\*  
 Used Auto .....as low as 4.25% APR\*  
 New Boat/RV .....as low as 7.75% APR\*  
 Used Boat/RV .....as low as 7.75% APR\*  
 New Motorcycle/ATV .....as low as 6.50% APR\*  
 Used Motorcycle/ATV .....as low as 6.50% APR\*  
 Home Equity Line of Credit.... as low as 6.25% 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 ..... 1.00% APY\*  
 12 Months ..... 1.75% APY\*  
 24 Months ..... 2.00% APY\*  
 36 Months ..... 2.25% APY\*  
 36 Months with Rate Bump Option..... 2.05% APY\*  
 48 Months ..... 2.35% APY\*  
 48 Months with Rate Bump Option..... 2.14% APY\*  
 Includes Booster Bump: new bump rate +5 bp  
 60 Months ..... 2.50% APY\*  
 60 Months with Rate Bump Option..... 2.29% APY\*  
 Includes Booster Bump: new bump rate +10 bp

### Money Market

\$10,000 to \$24,999 ..... 1.20% APY\*  
 \$25,000 to \$49,999 ..... 1.35% APY\*  
 \$50,000 to \$74,999 ..... 1.51% APY\*  
 \$75,000, to \$99,999 ..... 1.61% APY\*  
 \$100,000 and greater ..... 1.66% 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.

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## Our New Wentzville Branch is Open



Our new Wentzville branch located at 12450 Veterans Memorial Parkway off I-70 exit 212 at HWY A is now open. We are excited to be able to better serve our GM employees, as well as the Wentzville community. Be sure to take advantage of our 12-month CD promo at 3.25% APY! Open your new accounts today!

## HOLIDAY HOURS

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

November 11, 2022

Veterans Day

November 24, 2022

Thanksgiving Day

December 25, 2022

Christmas Day

January 2, 2023

New Year's Day



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

### Call Center

**Operating Hours:**  
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

**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

**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



### REMINDER!

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