



Delivering Value

OCTOBER 2022



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 2.22% 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 2.22% APY on a 12-month CD just by mentioning our two new branch locations in Jennings and coming to Wentzville in October. Simply stop by your nearest branch to take advantage of this limited-time offer, which can end at any time.

And the Survey Says...

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. **This year's online survey had nearly a 15% response rate and was completed by more than 1,200 members.**

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 93% were "satisfied" or "very satisfied" with our service and 88% said they would likely recommend us to their friends and family members. 62% of respondents stated that they have downloaded our free mobile app, and 57% were aware that Alliance offered shared branching.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members-not stockholders!

Thanks for your feedback!



Other Key Findings:

- 64% consider Alliance their primary financial institution
- 76% have a checking account
- 70% prefer to access their accounts electronically
- Service is the primary reason members use Alliance
- HWY K is Alliance's most visited branch
- 59% are aware that Alliance offers Courtesy Pay
- For improvement, members want more locations

Delivering Value, Enriching Lives



RATES

As of 10/02/2022

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 3.75% APR*
 Used Autoas low as 4.25% APR*
 New Boat/RVas low as 6.75% APR*
 Used Boat/RVas low as 6.75% APR*
 New Motorcycle/ATVas low as 6.00% APR*
 Used Motorcycle/ATVas low as 6.00% 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 to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months85% APY*
 12 Months75% APY*
 24 Months 1.15% APY*
 36 Months 1.60% APY*
 36 Months with Rate Bump Option.... 1.40% APY*
 48 Months 1.70% APY*
 48 Months with Rate Bump Option.... 1.49% APY*
 Includes Booster Bump: new bump rate +5 bp
 60 Months 1.90% APY*
 60 Months with Rate Bump Option.... 1.70% APY*
 Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99970% APY*
 \$25,000 to \$49,99985% APY*
 \$50,000 to \$74,999 1.00% APY*
 \$75,000, to \$99,999 1.10% APY*
 \$100,000 and greater 1.15% APY*

IRA Savings

\$100 to \$4,99925% APY*
 \$5,000 to \$24,99935% APY*
 \$25,000 to \$49,99945% APY*
 \$50,000 to \$74,99955% APY*
 \$75,000 to \$99,99965% APY*
 \$100,000 and greater75% APY*

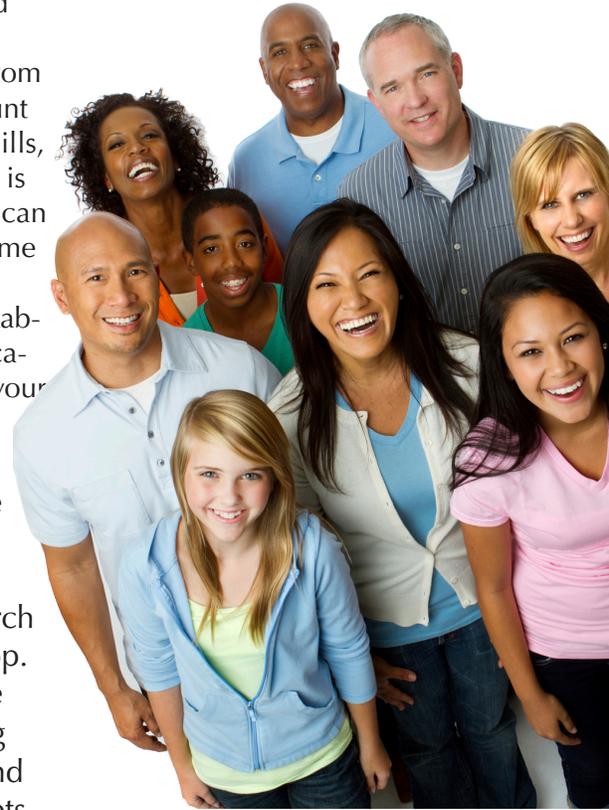
*APY = Annual Percentage Yield. All rates subject to change at any time.

Download Our Free Mobile App Today

Our app is available for iPhone and Android devices. You can securely access your accounts at any time 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 easily deposit your checks from home simply by taking a picture of your check with your mobile device or tablet. Our system will text you notifications 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.



We are closed on Monday, October 10th for Columbus 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

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

