



# Delivering Value

APRIL 2026

## Change UP the Way You Save Today



Change UP the way you save by enrolling in our **“Pocket the Leftovers”** debit card round-up program. The purchase price of the item you buy is rounded up to the nearest dollar amount. The difference between the purchase price and the rounded-up dollar amount is transferred from your checking account into your savings account.

This is a simple and easy way to automate your savings and to continuously build up your emergency savings fund without having to think about it. Having an emergency fund

is important because it provides a financial safety net to cover unexpected expenses like medical bills, car repairs, or being laid off. Ideally, an emergency fund should contain enough money to cover three to six months of your essential living expenses like rent, utilities, food, and transportation, depending on your individual financial situation.

**How to Enroll:** To enroll in our “Pocket the Leftovers” debit card round-up program, simply stop by any branch or call us at 636-343-7005 today.

## New Member Benefit: Wills and Trusts Now Available



At Alliance Credit Union, your financial wellness is our top priority, and that includes planning for the future. We're excited to announce that Wills and Trusts are now available, exclusively to our members. Whether you're growing your family or preparing for retirement, estate planning ensures your loved ones, assets, and peace of mind are protected.

### Getting started is easy:

1. Log in and take a quick 2–3 minute quiz
2. Choose the estate plan that best fits your needs
3. Complete a guided, self-paced questionnaire
4. Rest easy knowing you have a plan in place

### Need help?

Our Dedicated Support Team is here for you every step of the way.

- Schedule a FREE appointment with an Estate Planning Specialist: [https://calendly.com/d/cs8d-zzv-rtm?utm\\_source=acu&utm\\_medium=calendly&utm\\_campaign=website](https://calendly.com/d/cs8d-zzv-rtm?utm_source=acu&utm_medium=calendly&utm_campaign=website)
- Or call our Dedicated Member Support Team: (636) 948-6034



Scan QR Code to get started!

*Delivering Value, Enriching Lives*

# RATES

As of 04/02/2026

*Delivering Value, Enriching Lives*



## Lower Loan Rates

New Auto .....as low as 4.89% APR\*  
 Used Auto .....as low as 5.24% 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 8.00% APR\*  
 Used Motorcycle/ATV .....as low as 8.00% APR\*  
 Home Equity Line of Credit.... as low as 6.75% 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 ..... 2.50% APY\*  
 12 Months ..... 3.80% APY\*  
 24 Months ..... 3.50% 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.

## Earn 4.00% APY on a 7-month CD

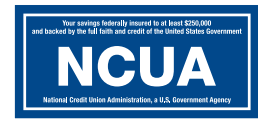
Certificates of Deposits (CDs) are a safe way to invest your money for a specified term while earning interest. Alliance is offering a great rate of **4.00% APY\*** on 7-month CDs with just a \$1,000 minimum to open!

a CD are insured up to **\$250,000** per individual depositor by the National Credit Union Administration (NCUA). To open your 7-month CD today, simply stop by any branch.

**Questions?** Call us at 636-343-7005, option 0 during our business hours.

### Benefits of Investing with CDs:

- **Safety:** CDs allow you to avoid stock market volatility.
- **Guaranteed Returns:** CD accounts offer predictability.
- **Higher Rates:** You will earn more than in a regular savings account or money market account.



\*APY=Annual Percentage Yield

Alliance wants to ensure that our members can deposit their money with us worry-free! You can relax knowing that the funds you put into

**Wishing you and your family a happy and safe Easter!**



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**  
 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.