



# Delivering Value

AUGUST 2025

## Kids Earn \$1 for Every "A" or "B" on Semester Report Cards

Our Star Student Savings Club is designed to help children ages 0 through 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**, kids will earn \$1 for every "A" or "B" that they receive on their semester report card. To encourage kids to save that hard-earned money, we have created our Superstar Savings Card.

Every time kids save \$5, they simply bring it into any branch for deposit and we will give them a Superstar Savings Sticker. Once they collect 20 stickers or have



saved up \$100, we will deposit an additional \$5 into their account.

### Key Benefits:

- Receive \$1 for every "A" or "B" they earn 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- The perfect way to start saving for college. Open today for just \$250!

**Open one for your child or grandchild today at any branch. Please bring your child's Social Security card!**

## Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. **Every member currently enrolled in Virtual Branch is eligible to complete the survey. Simply complete the survey by August 31 and you will be automatically entered for the \$500 cash drawing.**

We emailed the electronic survey to each Virtual Branch user's personal email address in early July. To complete the survey, simply check your email account with the same address that you use for Virtual Branch. The

email with the survey link will be waiting for you in your inbox. Please check your spam folder if you did not receive it.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, and more. For example, past results helped management decide to launch a new website this year.

**Thank you for your input!**

*Delivering Value, Enriching Lives*



# RATES

As of 08/02/2025

Delivering Value, Enriching Lives



## Lower Loan Rates

New Auto .....	as low as 5.25% APR*
Used Auto .....	as low as 5.75% 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 7.50% 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 .....	4.05% 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.

## Opt-In to Start Texting for Service Today

Simply scan the QR code below and text the word "Alliance" (pre-filled) back as your reply to opt-in or simply text the word "Alliance" (pre-filled) to us at 636-717-3859 for faster service, to avoid calling the call center, to receive exclusive text promotions, get alerted on new products and services, as well as weather and branch closure notifications. **Be the first to find out!**

Simply text these "Keywords" to **636-343-7005** to quickly receive the information you need 24/7 without calling our Contact Center! **Even after hours...**

### Keywords to Text Back to Us:

- **ATM:** Find a no-fee ATM near you!
- **App:** Download our mobile app today!
- **Auto Loan:** Ready for a new car or want to refinance? Text to check out your options!
- **Checking:** Compare our checking account options today.

- **Direct Deposit:** Get a quick link to our form to give your employer.
- **Home Loan:** Learn more about our available home loan options!
- **Hours:** Location and branch hours information on the go.
- **Keywords:** Here is a quick list of keywords you can text in for more details.
- **Location:** Check out our locations and hours!



**We will be closed Monday,  
September 1st to observe  
Labor Day!**  
**Have a happy & safe holiday  
weekend!**



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.