



Delivering Value

AUGUST 2023

Earn 5.00% 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 5.00% APY* on 7-month CDs with just a \$1,000 minimum to open!

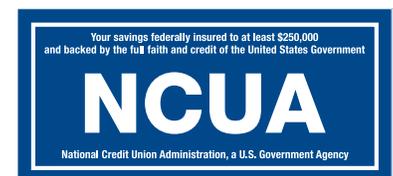
Benefits of Investing with CDs:

- **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.

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 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.



*APY=Annual Percentage Yield

Introducing GenFree Checking



Introducing GenFree Checking and Savings (Ages of 13 to 23 years old)

We are excited to announce this new youth account designed specifically for teens and college-aged students to

learn how to save and manage their own finances at an early age to promote their financial education and growth. This new account will put your young adult on the path towards financial independence.

Key Features & Benefits:

- Debit Card (need parent/guardian signature if under 18 years old)
- Ages 13 to 23, so you can take your

account to college and have up to \$20 per month in ATM fees returned

- Two NSF fee refunds per year (upon request)
- \$500 loans to establish credit with co-signor
- 0.50% APR off first car loan with co-signor
- Free mobile app access & more!

Simply bring your child's Social Security card or valid student ID (if under 18) to open their account at any branch today!

Delivering Value, Enriching Lives



RATES

As of 8/02/2023

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 6.24% APR*
 Used Autoas low as 6.49% APR*
 New Boat/RVas low as 9.49% APR*
 Used Boat/RVas low as 9.49% APR*
 New Motorcycle/ATVas low as 8.74% APR*
 Used Motorcycle/ATVas low as 8.74% APR*
 Home Equity Line of Credit....as low as 8.50% 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 2.50% APY*
 12 Months 3.65% APY*
 24 Months 3.30% APY*
 36 Months 3.30% APY*
 36 Months with Rate Bump Option..... 3.05% APY*
 48 Months 3.30% APY*
 48 Months with Rate Bump Option..... 3.05% APY*
 Includes Booster Bump: new bump rate +5 bp
 60 Months 3.45% APY*
 60 Months with Rate Bump Option..... 3.14% APY*
 Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,999 2.05% APY*
 \$25,000 to \$49,999 2.25% APY*
 \$50,000 to \$74,999 2.43% APY*
 \$75,000 to \$99,999 2.63% APY*
 \$100,000 and greater 2.81% 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.

Refi Your Ride with Us & Pocket \$200

You can pocket \$200 dollars simply by driving your auto loan to us from another financial institution.

You may also choose to have **no payment for 60 days** if you would like to defer your payment this summer. Whichever you choose, you can get a great rate and we may be able to lower your monthly car payment as well!

We currently have rates as low as **6.99% APR* on new vehicles with 60-month terms**. You could save hundreds of dollars over the life of your loan. You can pre-qualify at any time by completing our short online application at: www.alliancecu.com.

Our easy online application takes less than five minutes. If approved, you'll be notified instantly. Don't worry- your information is transferred safely and securely.

*APR= Annual Percentage Rate. Offer valid on loans \$5,000 or more. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer. Membership applies.

If you have any questions about moving your auto loan to Alliance, an Alliance Financial Service Representative will be happy to speak with you. Call us today at **636-343-7005, option 0** or stop by any branch office.

Refi and Save Today!



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

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
 5011 Hampton Ave.
 St. Louis, MO 63109

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

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

Call Center

Operating Hours:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

