



# Delivering Value

DECEMBER 2024

## Earn 3.03% APY with Best Interest Checking

Our Best Interest Checking account allows you to earn **3.03% APY\*** **monthly on the first \$10,000** by meeting four simple criteria that you may already be doing.

### Your Monthly Qualifications:

- Have at least 10 debit card transactions post and settle
- Have at least one direct deposit post and settle
- Pay three bills with Bill Pay or recurring ACH, combined per month
- Enroll in e-statements

### What if I do not meet the monthly qualifications?

This account simply defaults to a free checking account that earns 0.15% APY interest with no monthly fees

or minimum balance requirements. You can always get right back earning 3.03% APY the next month you qualify.

### What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

### Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

### Questions about this account?

Please call us at 636-343-7005, option 0,

or stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at **[www.alliancecu.com](http://www.alliancecu.com)**.



\*APY= Annual Percentage Yield. Qualifying accounts earn 3.03% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. Any Alliance ACH is excluded for bill pay qualification purposes. Interest and APY subject to change.

## 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!

*Delivering Value, Enriching Lives*



# RATES

As of 12/02/2024

## Lower Loan Rates

New Auto .....	as low as 5.00% APR*
Used Auto .....	as low as 5.25% APR*
New Boat/RV .....	as low as 8.25% APR*
Used Boat/RV .....	as low as 8.25% 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 7.75% 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 .....	4.05% APY*
24 Months .....	3.55% APY*
36 Months .....	3.50% APY*
36 Months with Rate Bump Option.....	3.30% APY*
48 Months .....	3.30% APY*
48 Months with Rate Bump Option.....	3.09% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months .....	3.45% APY*
60 Months with Rate Bump Option.....	3.24% 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.

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## Opt-In to Receive Text Messages Today

Stay on top of the latest money-saving promotions by opting in to receive SMS text messages from Alliance. Some of these promotions will **ONLY** be available to those that opt-in to this service. Plus, you will be the first to know when there are new products and services available, branch closures due to inclement weather, as well as any service disruptions.

We promise to limit the number of texts that we send, similar to our email marketing policy of not annoying our members. We want this service to be beneficial to you.

### Opting in is Easy!

Simply scan the QR code below and text the word **"Alliance"** back as your reply to opt in to receive text messages today!

**Be the first to find out what is going on at your credit union!**



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

**December 24, 2024**  
**December 25, 2024**  
**January 1, 2025**

**Christmas Eve (close at noon)**  
**Christmas Day**  
**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

**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.