



Delivering Value

DECEMBER 2025

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!

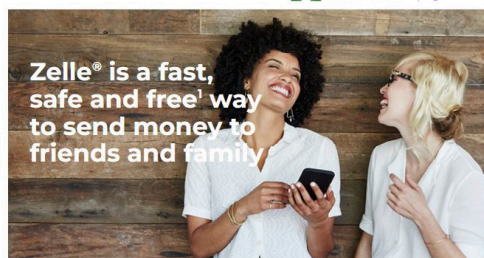
Open a Holiday Club Savings Account at any time of the year with only a \$5 minimum deposit. For

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!



Zelle is Available to Easily Pay Friends & Family



Zelle® is available right from your online and mobile banking account and conveniently located in the same place where you pay your bills.

It is easy to get started. Simply log in to your online banking account or mobile banking app and enroll in Bill Pay. Once your account is

verified, return to Bill Pay and select the "Send Money With Zelle®" tab.

Enroll in Zelle® & start sending & receiving money with friends & family!

How to start using Zelle®

1. Enroll or log in to Bill Pay
2. Select "Send Money with Zelle®"
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

Questions on using Zelle®?

Call us at 636-343-7005, option 0 or email us at talktous@alliancecu.com to get started using Zelle® today!



Delivering Value, Enriching Lives



RATES

As of 12/02/2025

Lower Loan Rates

New Autoas low as 4.89% APR*
Used Autoas low as 5.24% APR*
New Boat/RVas low as 7.75% APR*
Used Boat/RVas low as 7.75% APR*
New Motorcycle/ATVas low as 8.00% APR*
Used Motorcycle/ATVas low as 8.00% APR*
Home Equity Line of Credit....as low as 7.25% 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 Months	2.50% APY*
12 Months	4.00% 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.

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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, 2025
December 25, 2025
January 1, 2026

Christmas Eve (until noon)
Christmas Day
New Year's Day



Alliance
CREDIT UNION

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
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.