



Delivering Value

FEBRUARY 2026

Earn 4.10% 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 4.10% APY* on 7-month CDs with just a \$1,000 minimum to open!

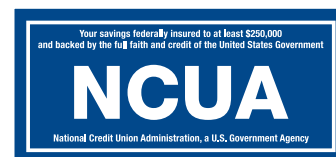
Benefits of Investing with CDs:

- **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

Alliance to Award Three \$5,000 Scholarships



Alliance understands how educational opportunities can help our members' achieve financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. Since its 1997 inception, Alliance's scholarship program has awarded more than \$100,000 in college scholarships to date.

How to get an application:

Scholarship applications are now available at any branch. You may also download it from our website at: www.alliancecu.com/scholarship-program/

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter, or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2026/27

Applications are due by Friday, February 27, 2026 and winners will be notified soon after.

Questions? Please call us at (636) 343-7005, option 0 or email us at talktous@alliancecu.com.

Delivering Value, Enriching Lives



RATES

As of 02/02/2026

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 6.75% 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 3.90% 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 \$4,99925% 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.

Delivering Value, Enriching Lives



You're Invited to Our 78th Annual Meeting

Alliance Credit Union invites you to attend our **2026 Annual Meeting** on Wednesday, March 25th. The meeting is at Topgolf in Chesterfield. Business and financial reports for the year ending 2025 will be reported on at the meeting. We will also announce the three \$5,000 college scholarship winners.

ANNUAL MEETING

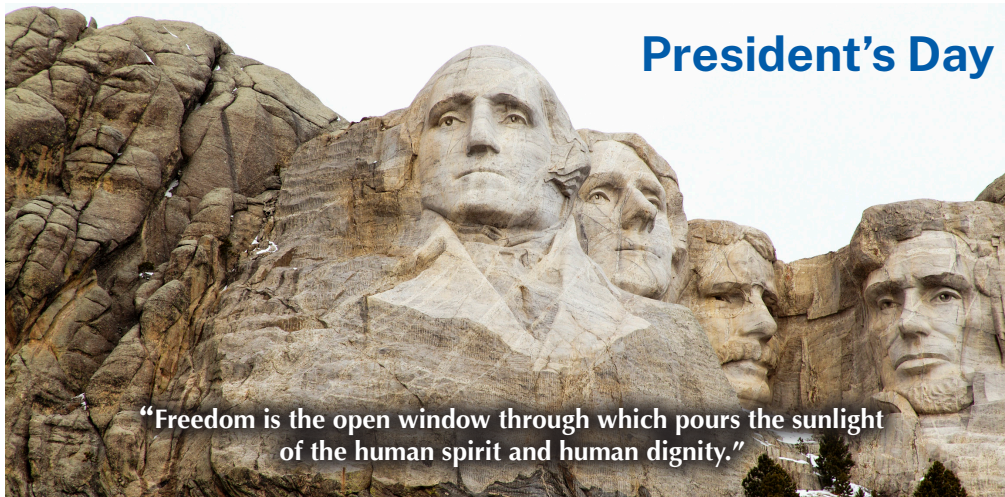


Please see next month's newsletter for additional information, or call us at 636-343-7005 in March, 2026.

Join us at our 78th Annual Meeting at Topgolf in Chesterfield!

We will be closed on Monday, February 16th

President's Day



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.