



# Delivering Value

MAY 2026

## Alliance Credit Union Lending Options



Alliance offers a full range of lending options designed to suit your lifestyle and save you money. Whatever your needs, Alliance Credit Union can help you finance them with a straightforward, no-hassle loan. We offer great rates and terms for all of our loans and applying is quick and easy. Alliance Credit Union loans are easy and affordable. Thank you for your trust

and for keeping your money local!

We currently have 36-month new auto loans for as low as **4.89% APR**. You will also earn \$200 on all new and used car loans, or when you refinance your car loan with us from another

financial institution. Plus, you are entitled to skip two loan payments each year with our Skip-A-Pay program!

Looking to purchase a house or refinance your existing home loan? Our low-closing cost home loans will help! We encourage everyone to shop us first and compare our closing costs

with our competitors.

We also have home equity loans and home equity lines of credit available if you need cash access.

Please see the back of this newsletter for all of our rates, including personal loans, motorcycles, RVs, and more!

**How to Apply:** You may apply online at anytime from our website at [www.alliancecu.com](http://www.alliancecu.com) or stop by your nearest branch. For business loans, please email Tad Thompson at [tthompson@alliancecu.com](mailto:tthompson@alliancecu.com) and he will help you get started!

**Questions?:** You can call us at 636-343-7005, option 0, or chat with us online from our homepage. during our normal business hours.

## Change UP the Way You Save Today



Change UP the way you save by enrolling in our **"Pocket the Leftovers"** debit card round-up program. The purchase price of the item you buy is rounded up to the nearest dollar amount. The difference between the purchase price and the rounded-up dollar amount is transferred from your checking account into your savings account.

This is a simple and easy way to automate your savings and to continuously build up your emergency savings fund without having to think about it. Having an emergency fund is important because it provides a

financial safety net to cover unexpected expenses like medical bills, car repairs, or being laid off. Ideally, an emergency fund should contain enough money to cover three to six months of your essential living expenses like rent, utilities, food, and transportation, depending on your individual financial situation.

**How to Enroll:** To enroll in our "Pocket the Leftovers" debit card round-up program, simply stop by any branch or call us at 636-343-7005 today.

*Delivering Value, Enriching Lives*



# RATES

As of 05/02/2026

*Delivering Value, Enriching Lives*



## Lower Loan Rates

New Auto .....as low as 4.89% APR\*  
 Used Auto .....as low as 5.24% 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 6.75% 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 ..... 3.80% 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 \$4,999 ..... .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.

# Wills and Trusts Now Available

At Alliance Credit Union, your financial wellness is our top priority, and that includes planning for the future. We're excited to announce that Wills and Trusts are now available, exclusively to our members. Whether you're growing your family or preparing for retirement, estate planning ensures your loved ones, assets, and peace of mind are protected.

### Getting started is easy:

1. Log in and take a quick 2-3 minute quiz
2. Choose the estate plan that best fits your needs
3. Complete a guided, self-paced questionnaire
4. Rest easy knowing you have a plan in place

### Need help?

Our Dedicated Support Team is here for you every step of the way.

- Schedule a FREE appointment with an Estate Planning Specialist: [https://calendly.com/d/cs8d-zzv-rtm?utm\\_source=acu&utm\\_medium=calendly&utm\\_campaign=website](https://calendly.com/d/cs8d-zzv-rtm?utm_source=acu&utm_medium=calendly&utm_campaign=website)

- Or call our Dedicated Member Support Team: (636) 948-6034

Scan QR Code to get started!



**We are CLOSED on Monday, May 25th for Memorial 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.