



Delivering Value

OCTOBER 2024

And the Survey Says...



The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. **This year's online survey had a 9% response rate and was completed by more than 1,200 members.**

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 88% were "satisfied" or "very satisfied" with the time it takes to complete your transaction. 89% were "satisfied" or "very satisfied" with our product offerings. 92% stated that they "completely trust" or "mostly trust" Alliance to handle their money and financial needs.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members-not stockholders!

Key Findings:

- 79% have a checking account
- 89% said they are likely to recommend Alliance to others
- Most prefer to access their accounts electronically
- Service is the primary reason members use Alliance
- Hazelwood is Alliance's most visited branch
- 58% are aware that Alliance offers Courtesy Pay
- For improvement, members want more locations

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 10/02/2024

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 5.50% APR*
 Used Autoas low as 5.75% APR*
 New Boat/RVas low as 8.25% APR*
 Used Boat/RVas low as 8.25% 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 8.00% 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 4.05% 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 \$4,99925% 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*

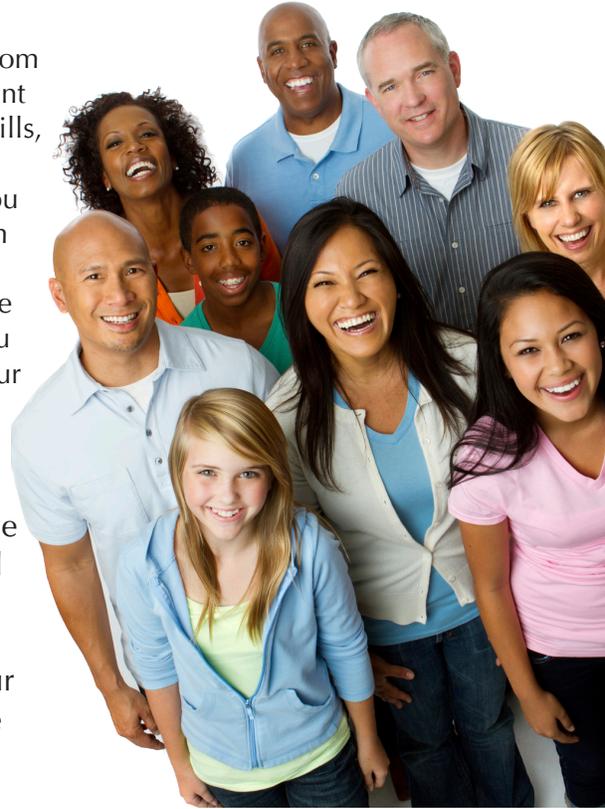
*APY = Annual Percentage Yield. All rates subject to change at any time.

Download Our Free Mobile App Today

Our app is available for iPhone and Android devices. You can securely access your accounts at any time from your mobile device to check account balances, transaction history, pay bills, and more. **Mobile Check Deposit** is also included in both apps, so you can easily deposit your checks from home simply by taking a picture of your check with your mobile device or tablet. Our system will email you notifications letting you know if your check was accepted or rejected.

How To Download:

Simply visit the Apple App Store (for iPhone® or iPad®) or Google Play (for Android™ devices) and search for the Alliance Credit Union (MO) app. Then, download the appropriate app for your device, log in using your Online Banking User ID and password, and follow the prompts.



We are closed on Monday, October 14th for Columbus 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.