



Delivering Value

OCTOBER 2025

And the Survey Says...



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
- Fenton is Alliance's most visited branch
- 61% are aware that Alliance offers Courtesy Pay
- For improvement, members want more locations

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 4% response rate and was completed by more than 500 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!

Introducing Greenlight: The Debit Card & Money App for Kids & Teens



Learn to earn, save, and spend wisely with Greenlight's award-winning money app and debit card. Kids and teens build lifelong healthy financial habits by earning money through chores and allowance, setting savings goals,

spending wisely, and more. Parents assign chores, automate allowance, send money quickly, set flexible controls, and get real-time notifications.

Greenlight Teaches Kids and Teens to be Smart with Money

Kids and teens learn by doing. With Greenlight's debit card and app, they put money skills into practice as they learn to earn, save, and spend wisely.

Greenlight Gives Parents Peace of Mind and Convenience

Parents send money to their kids quickly, set flexible controls, set up chores, automate allowance, and more, saving them precious time.

Greenlight Empowers Kids and Teens with Fun and Engaging Financial Literacy Education

Level Up, Greenlight's financial literacy game for kids and teens, takes learning beyond K-12 national standards for personal financial education.

Get Started with Greenlight Today!

Simply scan the QR code below to get started today, and to read our Greenlight FAQs for more information!



Delivering Value, Enriching Lives



RATES

As of 10/02/2025

Lower Loan Rates

New Autoas low as 5.25% APR*
Used Autoas low as 5.75% 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 4.05% 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 \$4,99925% 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

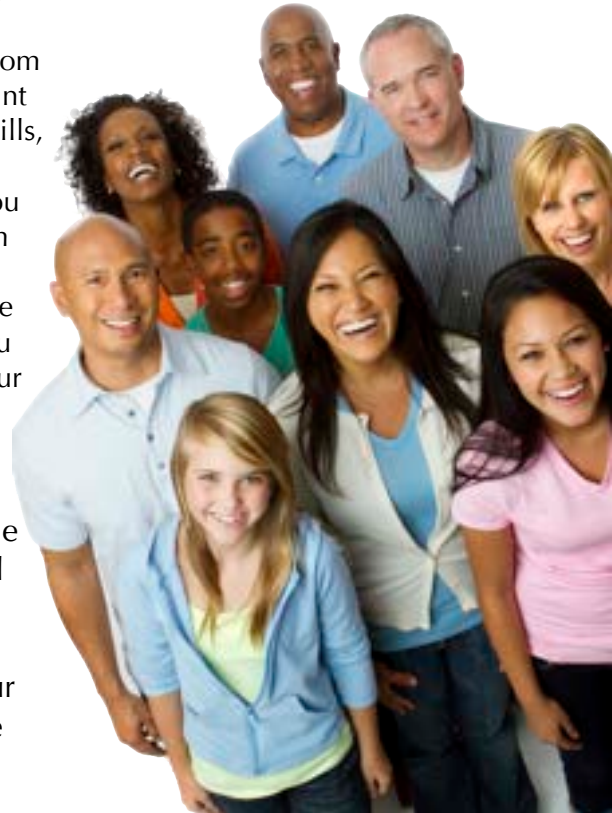


Download Our Free Mobile App Today

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 13th 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.