



# Delivering Value

SEPTEMBER 2025

## Earn 4.00% APY with Best Interest Checking

Our Best Interest Checking account allows you to earn **4.00% APY\*** **monthly on the first \$10,000** by meeting four simple criteria that you may already be doing.

### Your Monthly Qualifications:

- Have at least 10 debit card transactions post and settle
- Have at least one direct deposit post and settle
- Pay three bills with Bill Pay or recurring ACH, combined per month
- Enroll in e-statements

### What if I do not meet the monthly qualifications?

This account simply defaults to a free checking account that earns 0.15% APY

\*Qualifying accounts earn 4.00% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. Any Alliance ACH is excluded for bill pay qualification purposes. Interest and APY subject to change at our discretion.

interest with no monthly fees or minimum balance requirements. You can always get right back earning 4.00% APY the next month you qualify.

### What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

### Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

### Questions about this account?

Please call us at 636-343-7005, option 0, or stop by any branch if you have any questions. You can even chat with us online during business hours at **www.alliancecu.com**.



## Kids Earn \$1 for Every "A" or "B" on Semester Report Cards

Our Star Student Savings Club is designed to help children ages 0 through 12 understand what a credit union is while teaching them how to be a superstar saver.

As a member of our **Star Student Savings Club**, kids will earn \$1 for every "A" or "B" that they receive on their semester report card. To encourage kids to save that hard-earned money, we have created our Superstar Savings Card.

Every time kids save \$5, they simply bring it into any branch for deposit and we will give them a Superstar Savings Sticker. Once they collect 20 stickers or have



saved up \$100, we will deposit an additional \$5 into their account.

### Key Benefits:

- **Receive \$1 for every "A" or "B" they earn on their semester report card**
- **Kid's earn 10% APY on the first \$500 they save**
- **Savings account minimum balance of just \$5**
- **12-Month Superstar Saver CD- The perfect way to start saving for college. Open today for just \$250!**

Open one for your child or grandchild today at any branch. Please bring your child's Social Security card!

*Delivering Value, Enriching Lives*



# RATES

As of 09/02/2025

*Delivering Value, Enriching Lives*



## Lower Loan Rates

New Auto .....	as low as 5.25% APR*
Used Auto .....	as low as 5.75% 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 7.50% 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 .....	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 \$4,999 .....	.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.

# Follow Us on Facebook!

Are you following us on Facebook yet? Following a business on Facebook is easy and beneficial. We work hard to ensure the content on our page is personal, entertaining, relevant, and interesting – but most importantly, we want it to be valuable and beneficial to YOU! Here are five reasons you should be following our Facebook page right now:

### 1) Because you love being a member here

You love keeping your money local and you enjoy the perks of being a credit union member. Why not let your friends and family know!

### 2) Because you are part of our community

As a local, not-for-profit financial cooperative, we understand the importance of building community relationships. That is why we support local businesses, community events, and charities, such as The Little Bit Foundation, Sherwood Forest, and many others.

### 3) Because you want to get to know us better

We try to be as transparent as possible on social media. By following us, you can learn from other people's questions, write us a review, get to know our staff, and see what we are doing to support your community.

### 4) Because you want to interact with us

As a financial cooperative, we believe it is important to listen and respond to everyone. Following us on Facebook makes interacting with us easy. Leave a review, ask a question, or let us know how we can better serve you.

### 5) Because you are interested in added value

By following us, you can be the first to know about our new offers, products and services, nclement weather updates, and more. We also provide our followers with financial literacy and money-saving tips.

**Follow us on Facebook today!**



**Alliance**  
CREDIT UNION

**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



**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)**

### Text for Service

Opt-in to start using text for service today by texting the word "Alliance" to us at 636-717-3859.