



Delivering Value

Since 1948

JAN. 2015

Alliance Merges 1st City Credit Union

Alliance Credit Union is happy to announce that we have merged 1st City Credit Union. All Alliance members will now have full access to the former 1st City Credit Union location in St. Louis City, located at 5011 Hampton Avenue near St. Louis Hills. This merger also gives more than 1,400 1st City Credit Union members access to a broader depth of products and services as well as access to six other Alliance Credit Union locations.

In 2014, Alliance Credit Union expanded its field of membership to include St. Louis City. This merger allows Alliance Credit Union to expand its

footprint into St. Louis City. In addition, the merger allows 1st City Credit Union members expanded service opportunities, such improved electronic services and extended hours through the week as well as Saturday hours.

Questions? Call us today at 636-343-7005, ext. 2000 or chat live with a Call Center Representative during regular business hours. Live Chat is located at the top left of our new website!



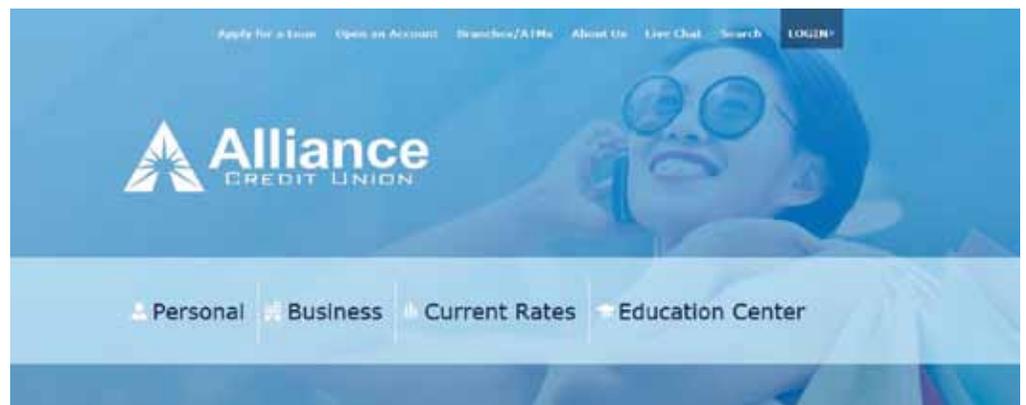
With the merger, Alliance now has a branch located on 5011 Hampton Ave.

Alliance's New Modern Website Launches!

Alliance's new website is now live and it has been redesigned with you in mind! Since many of our members have multiple devices, such as cell phones, tablets and notebooks, we wanted our new website to be responsive and work across any device that you own. This means each page automatically formats to fit your screen for easier reading and navigation.

Featuring a simpler, cleaner and more modern look, our new website is easier to navigate allowing you to quickly find what you need. It also features a homepage login, so you no longer have to bookmark two separate websites.

The new site will also feature a blog that will provide members with money-saving tips and sound advice on a variety of financial topics.



New Features Include:

- Ability to login from the homepage... No more extra clicks!
- Responsive design that works across all devices
- Click to Call functionality allows you to call us without typing
- Directions can be emailed directly to you when viewed on mobile phone
- You can request more information from each page or send to a friend

Questions on using our new website?

Call us at 636-343-7005, ext. 2000 and a friendly Call Center Representative will be glad to assist you. Live Chat is also available from the top of our homepage during regular business hours!

Delivering Value, Enriching Lives





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New First-Time Homebuyers Program

Alliance Puts You in Your New Home with Just 5% Down

Are you or someone you know looking to buy a home for the first time? **We have just unveiled our First-Time Homebuyer Program that will get**



you into a home with as little as 5% down. With this new program, first-time homebuyers pay no lender fees and do not have the responsibility of paying hundreds of dollars each month in mortgage insurance. Our First-Time Homebuyers Program is also available for buyers who have not owned a home in three years.

Why Choose Alliance?

We have very competitive rates with some of the lowest closing costs in the St. Louis area. We also have a dedicated Mortgage office with a knowledgeable staff of professionals who will walk you through the process and answer all your questions from start to even after you close. We also take a different approach from some of our competitors that advertise on radio and television.

We will never lure you into low down payment program that is stacked with hidden origination, application or processing fees on the back end. We want repeat customers and referrals, so we will not charge any lender fees.

Unlike our competitors, Alliance will cover the \$495 Processing Fee, the \$25 Credit Report Fee (\$15.50 for individuals) and the \$14 Flood Certification.

If you have any questions about our new First-Time Homebuyer Program or any other of our great first and second mortgage products, please call one of our Home Loan Specialists today at 636-343-7005, option 3. You can even apply online. Alliance will make sure your first home buying experience is an enjoyable one!

Let Us Cover Embarrassing Overdrafts with Courtesy Pay

With Courtesy Pay, you can avoid the hassle of a declined transaction due to insufficient funds. This service to our members covers checks, overdrafts from ACH, electronic items and everyday debit card transactions (including Point of Sale transactions) that would not have otherwise cleared.

Courtesy Pay is available on all personal checking accounts in good standing. Alliance can cover all overdrafts up to \$700, depending upon your qualifying criteria. A confirmation letter will be mailed to you notifying you of your coverage limit after you opt-in. You will be charged a \$26 fee for each overdraft transaction that we cover on your behalf.

Enrolling in Courtesy Pay

Opting into Courtesy Pay is easy. Simply complete and submit our online enrollment form or stop by any branch if you would rather do it in person. You will most likely never have to use it, but it is nice to know it is there if a mistake happens!

If you choose to opt-out of Courtesy Pay in the future, simply resubmit the online form or stop by any branch.

If you have any questions about how Courtesy Pay works, please call us at (636) 343-7005, ext. 2000 or live chat with us through our website during business hours.



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Delivering Value

2015 College Scholarship Applications Now Available

Alliance will Award FIVE \$1,000 College Scholarships!

Alliance realizes educational opportunities can increase our members' chances for enjoying 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. To date, Alliance Credit Union has awarded scholarships totaling more than \$50,000 to many college students over the last 17 years.

As part of our continuing support of higher education, applications for our

annual scholarship program will be available on **January 2, 2015**. For a copy of the 2015 application, please



visit any branch or download and print it from our website. The scholarship

page is located under the "Personal" tab within the "Convenience Services" subheading.

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 2015

If you have any questions regarding our scholarship program, please call us at **636-343-7005, ext. 2000** or email us at **talktous@alliancecu.com**.

Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As an Alliance Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

- 10% discount on select regularly priced Sprint monthly service
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)

Our Business members get:

- 15% discount on select regularly priced Sprint monthly service
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit **www.Sprint.com/verify** or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership. Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.



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RATES

As of 01/02/14

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Loan Rates

New Auto	as low as 2.49% APR*
Used Auto	as low as 2.49% APR*
New Boat/RV	as low as 4.50% APR*
Used Boat/RV	as low as 4.75% APR*
New Motorcycle/ATV	as low as 4.50% APR*
Used Motorcycle/ATV	as low as 4.99% APR*
Home Equity Line of Credit....	as low as 3.25% APR*

Home Loans call (636) 343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months .....	.26% APY*
12 months .....	.41% APY*
24 months .....	.71% APY*
36 months	1.01% APY*
48 months	1.31% APY*
60 months	1.56% APY*

Daily Investment Fund

\$2,500 to \$9,999 .....	.16% APY*
\$10,000 to \$24,999 .....	.26% APY*
\$25,000 to \$49,999 .....	.31% APY*
\$50,000 to \$74,999 .....	.41% APY*
\$75,000 to \$99,999 .....	.42% APY*
\$100,000 and greater .....	.43% APY*

IRA Savings

\$100 to \$5,000 .....	.40% APY*
\$5,000 to \$25,000 .....	.45% APY*
\$25,000 to \$50,000 .....	.50% APY*
\$50,000 to \$75,000 .....	.60% APY*
\$75,000 to \$100,000.....	.70% APY*
\$100,000 and greater .....	.95% APY*

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

Privacy Policy Notice:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed in 2015 and you may review our policy and practices with respect to your personal information at www.alliancecu.com/privacy-policy/ or we will mail you a free copy upon request if you call **636-343-7005, ext. 2000**.

Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and Co-Op debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

Branch Holiday Closure

Alliance Credit Union will be closed on Monday, January 19th to observe Martin Luther King Day.



636-343-7005, ext. 2000 • 800-541-6131
Tel-A-Connect: 800 714-3319 • Online Chat Available
www.alliancecu.com • talktous@alliancecu.com

Fenton 24/7 ATM

575 Rudder Rd.
Fenton, MO 63026
Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Jennings 24/7 ATM

9050 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

9150 Pershall 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

O'Fallon 24/7 ATM

1167 Bryan Rd.
O'Fallon, MO 63366
Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

St. Louis

5011 Hampton Ave.
St. Louis, MO 63109
Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

High Ridge 24/7 ATM

Home Loans
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri. 9 am - 5 pm

Call Center

Operating Hours:
Mon. - Fri. 8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm



Visit our new office in St. Louis City!