



Delivering Value

Since 1948

Join Us for Our Grand Reopening of Our Expanded Bryan Road Branch

TWO Special Offers for You & Plenty of Entertainment for Your Kids

To celebrate its recent expansion to a full-service branch, Alliance is holding a Grand Reopening at its Bryan Road location on Monday, May 12th through Saturday, May 17th!

Come visit us during this week and you can choose to take advantage of one or both of the special offers below:

- **1.80% APR on New & Used 36-month Auto Loans***
- **1.15% APY on a 2-year Certificate of Deposit****

This is more than **THREE TIMES** the national average according to Bankrate!

*Offer valid on auto loans \$5,000 or more on 2009's and up. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance auto loans. Cannot combine offers. **APY=Annual Percentage Yield. Available while funds last.

Alliance has also put together a fun-packed day filled with kid's activities for Saturday, May 17th from 9 am to 3 pm. Bring your kids and enjoy the following activities throughout the day:

Kid's Activities Include:

- Petting Zoo from 11 am to 3 pm
- Meet the River City Rascals' Mascot "Ruffy" from 12 pm to 1:30 pm
- Balloon Artist from 10 am to 1 pm
- Face Painter from 12 pm to 3 pm
- Bounce House from 9 am to 2 pm
- Hot Dogs, Soda & Popcorn all day

We look forward to meeting you and your family during this exciting event!



Cindy's Petting Zoo will be bringing the animals and the River City Rascals' have unleashed "Ruffy" for us on Saturday, May 17th!

Celebrate Financial Education During Youth Month!

Are your kids on the right track to financial independence? Achieving economic prosperity is difficult; It's especially hard for young adults who never learned how to manage their money. Your credit union is ideally positioned to help get your little ones started toward a life of financial independence.

The first step is to open up a youth account this April. Simply open a Coindexter Savings Club Account (for ages 12 & under) or our CU Succeed Teen Savings Account (for ages 13-19) for each child in your family. As soon as your smallest children can write, have them fill out deposit and withdrawal slips. Guide teenagers

through using a debit card and balancing a checkbook. Also, be sure to include them in your household finan-



cial discussions. These small learning opportunities will put your children on the path to becoming financially literate adults.

To encourage you to do so, Alliance will deposit the first \$5 into your child's account when you set up a monthly automatic transfer. Alliance will also make a \$5 donation to Children's Miracle Network for each new youth account opened during the month of April!

Our tradition of service and philosophy of self-help make Alliance Credit Union a natural partner in your family's life-long pursuit of financial security. If you have any questions about opening a youth account, please call us at **(636) 343-7005, ext. 2000.**

Delivering Value, Enriching Lives





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Who Else Will Guarantee TWO Rate Increases on Your Certificate of Deposit?

The Step Right Up Certificate of Deposit (CD) allows you the opportunity to bump up your rate TWO times during the life of the certificate. This means that you will be able to take advantage of inevitable increases in future rate environments. It also means that you will not have to hassle with constantly moving your certificates of deposits to other financial institutions.

Alliance is offering 3, 4 and 5-year terms on Step Right Up CDs with specific rate bumps taking place on set anniversary dates. See chart for rate increases along with anniversary dates. Rates will change with the market.

Term	Start	End	Stepped Up Rate*
36-month CD	0 months	12 months	.50% APY
	13 months	24 months	1.00% APY
	25 months	36 months	1.80% APY
48-month CD	0 months	24 months	.85% APY
	25 months	36 months	1.66% APY
	37 months	48 months	2.66% APY
60-month CD	0 months	24 months	1.10% APY
	25 months	48 months	1.90% APY
	49 months	60 months	3.20% APY

Questions about moving your money to Alliance? Call today for assistance at (636) 343-7005, ext. 2000 and we will be glad to assist you.

Simply leave your money at Alliance worry-free!

*APY= Annual Percentage Yield. \$1,000 minimum.

Let Us Cover Your 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.

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 chat with us through our website during business hours.



Find us on: **facebook**



Like Us on Facebook!

Our Facebook page is filled with fun, financial information that will keep you up-to-date on what's happening at your credit union!

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Alliance
CREDIT UNION



Delivering Value

Say Hello to the Sprint Credit Union Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount from Invest in America! As a member of Alliance Credit Union, you can save with the wireless provider that JD Powers & Associates ranks as the "Highest satisfaction with the Purchase Experience."

Ways you can save:

- 10% off*select personal Sprint plans
- 15% off*select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Valuable discounts like these are just some of the many benefits of your Alliance membership.

3 Ways to Get Your Discount:

- 1) 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
- 2) Click LoveMyCreditUnion.org/Sprint
- 3) Visit your nearest Sprint store

Start saving today with a #1 wireless company with the Sprint Credit Union Member Discount.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

Auto Loan Rates as Low as 2.49% APR on New & Used, up to 60 months Plus, Earn \$100 for Refinancing Your Loan from Another Financial Institution!

Whether you drove your car into a ditch or simply want to ditch your old car, Alliance has excellent rates for your next vehicle purchase. We currently have rates as low as **2.49% APR*** on new and used vehicles for up to 60 months. Looking to lower your monthly payment on your current car? *Simply refinance and save!*



refinancing with us. Try it today! We

Alliance! Need some help recovering from school expenses? You can also choose to defer your payment for 60 days! Whichever you choose, you can get a great rate on top of a great deal.

Want to see how much money you will save by refinancing with Alliance Credit Union?

Our [Auto Refinance Interest Savings Calculator](#), located on our website, will show you how much less your monthly auto loan payment will be by

may be able to save you hundreds of dollars over the life of your loan. Don't forget that you will also **earn \$100** when you move your auto loan from another financial institution to

If you have any questions about pre-qualifying online or moving your auto loan to Alliance, call us today at **(636) 343-7005, ext. 2000** or stop by any branch office.

*Offer valid on loans \$5,000 or more on autos 2009 and up. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer.

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RATES

As of 04/02/14

Loan Rates

New Autoas low as 2.49% APR*
 Used Autoas low as 2.49% APR*
 New Boat/RVas low as 4.50% APR*
 Used Boat/RVas low as 4.75% APR*
 New Motorcycle/ATVas low as 4.50% APR*
 Used Motorcycle/ATVas 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 months26% APY*
 12 months41% APY*
 24 months71% APY*
 36 months 1.01% APY*
 48 months 1.31% APY*
 60 months 1.56% APY*
 Step Right Up CD up to 3.20% APY*

On Step Right Up CDs, you receive TWO guaranteed rate increases on set anniversary dates, for worry-free savings!

Daily Investment Fund

\$2,500 to \$9,99916% APY*
 \$10,000 to \$24,99926% APY*
 \$25,000 to \$49,99931% APY*
 \$50,000 to \$74,99941% APY*
 \$75,000 to \$99,99942% APY*
 \$100,000 and greater43% APY*

IRA Savings

\$100 to \$5,00040% APY*
 \$5,000 to \$25,00045% APY*
 \$25,000 to \$50,00050% APY*
 \$50,000 to \$75,00060% APY*
 \$75,000 to \$100,000..... .70% APY*
 \$100,000 and greater95% APY*

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

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You're Invited! Join Us for Our 66th Annual Meeting

Our 2014 Annual Membership Meeting is fast approaching, so mark your calendar for Thursday, May 22nd at 6 pm if you wish to attend. Business reports for the year ending 2013 will be given by the Chairman of our Board of Directors, Treasurer and Supervisory Committee Chairman.

calling (636) 343-7005, ext. 1124 no later than May 12th, 2014. Food and drinks will be served and a Dave & Buster's Power Card will be given for each attendee to play games!



Thursday, May 22nd
Food & Drinks served at 6 pm
Meeting begins at 7 pm
Dave & Buster's
13857 Riverport Drive
St. Louis, MO 63043

The highlight of the evening will be the presentation of five \$1,000 college scholarships to our scholarship winners.

If you are planning to attend, please confirm your attendance by

New Mobile App Coming Soon!

You asked for it on our Annual Survey and we are delivering! Alliance is finishing up testing on the development of its new mobile banking app.

check simply by taking a picture of it with your mobile device!

Look for it this spring!



Available for free to our members within the iPhone and Android marketplaces, our new app will also include **Mobile Deposit**, which will allow you to deposit your



(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

Call Center

Operating Hours:

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

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

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

1167 Bryan Rd.
O'Fallon, MO 63366

Mon. - Fri. 9 am - 5:30 pm
Saturday..... 9 am - noon

Home Loan Office

High Ridge 24/7 ATM
320A Emerson Rd.

High Ridge, MO 63049

Office Hours:

Mon. - Fri. 9 am - 5 pm

