

# Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.

MONEY  
SOLUTIONS

## New Mobile Website Easily Navigates You to Key Web Pages!

Alliance Credit Union has a new mobile website that is optimized for viewing on your mobile phone. This will increase your navigational ability when you are trying to access information about Alliance on your mobile phone as well as make it easier to access your online accounts inside Virtual Branch and Mobile Money!

Simply type in our new mobile web address [www.alliancecu.com/mobile/](http://www.alliancecu.com/mobile/) on your mobile web browser bar to access your accounts anytime and anywhere mobile cell phone coverage is available. Want to check your balance before making that purchase at the mall? Simply login to Virtual Branch directly from your mobile phone. Now it will be easier than

ever before! Our new mobile website also has many other benefits right at your fingertips.

If you want to find the closest Alliance branch, surcharge-free ATM or find out our hours of operation, simply click on the "Locations, Hours, & ATMs" link. It even has a link that takes you directly to Google Maps if you need driving directions!

### Other Benefits Include:

- Check our rates with one click!
- Easier to login to Virtual Branch.
- Learn about our other electronic services.
- Even apply for a loan!

If you have any questions about our new mobile website, please call us at **636-343-7005, ext. 2000.**



### How to Get Started:

1. Open your mobile web browser
2. Type in mobile website address below:  
[www.alliancecu.com/mobile](http://www.alliancecu.com/mobile)
3. Save as a bookmark or favorite to your phone
4. Navigate to your preferred page.

*It's that easy to access your Alliance accounts!*

## Locally Owned, Putting You First...



Did you know that Alliance Credit Union is owned by you- our members? Because we are a not-for-profit financial institution, we provide lower loan rates and higher returns on savings and investment accounts.

Alliance strives to be your value-added financial institution. Interest rates are near record lows- but good deals on savings and loan accounts are out there.

Product	National Ave.*	Alliance Rates
1 Yr CD	.31% APY	.61% APY
5 Yr CD	1.08% APY	1.91% APY
48 mo. New Car	3.07% APR	2.49% APR
3/1 Yr ARM	3.181% APR	2.801% APR

\*Source: Bankrate.com as of 7/23/12.

### Refer-A-Friend Program

Happy with our service? Spread the word! If you have friends or family members looking to do their financial business locally, be sure to tell them about the benefits of your Alliance Credit Union membership. You both will earn cash!

Refer a new member to Alliance, and **both of you will receive a \$25 bonus\*\*** savings deposit when they open up a checking account with direct deposit or a home or auto loan. Tell your family, tell your friends, tell your neighbors and co-workers and be rewarded!

\*\*Contingent upon Direct Deposit, subject to 1099 reporting.

## Enterprise Adds \$500 to Your Trade-In Value - Plus Gives You \$300 Gas Card!\*

Borrow smart and buy smart with Alliance Credit Union and Enterprise Car Sales. If you're in the market for a quality used vehicle, don't miss Enterprise's "Sell-A-Thon" event, which runs from August 1st through September 30th, 2012.



well as your rate. You can pre-qualify 24/7 on our website at [www.alliancecu.com](http://www.alliancecu.com). Our easy online application takes less than five minutes to complete. Approvals are notified instantly. No worries- all personal information is transferred safely & securely.

You can shop Enterprise's inventory online 24/7 at [www.cuautodeals.com](http://www.cuautodeals.com) to find your next vehicle. If you have any questions about purchasing a used vehicle from Enterprise or pre-qualifying online, we will be happy to speak with you. Call us today at **636-343-7005, ext. 2000** or stop by any branch office.

We also have just lowered our rates to be as low as **2.49% APR\*\*** for up to 60 months. Other terms also available.

Pre-qualify today to know what size loan you are qualified for as

### Why Buy Enterprise?

- **No-Haggle Pricing**
- **Vehicle Certification**
- **7-Day Repurchase Agreement**
- **Roadside Assistance**
- **Free CARFAX® Reports**

\* \$300 gas card will be issued within 30 business days of purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased through 9/30/2012 and financed through Alliance Credit Union. Offer void when 7-day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases. Restrictions apply. For details, see an Enterprise Car Sales representative or call 1 888 Car Sales (1-888-227-7253). Void where prohibited by law. \*\*APR = Annual Percentage Yield. Qualifying rate is based on creditworthiness. Not all members will qualify for advertised rate.

## 5 Tips to Improve Your Credit Score...

**1. Get copies of your credit report-then make sure the information is correct.**

Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) is the only authorized online source for a free credit report. Under federal law, you can get a free report from each of the three national credit bureaus every 12 months.

**2. Pay your bills on time.**

This is one of the most important things that you can do. Set up auto-matic payments inside Virtual Branch if you have trouble remembering.

**3. Understand how your credit score is determined.**

Your credit score is usually based on the answers to these five questions:

1. Do you pay your bills on time?
2. What is your outstanding debt?
3. How long is your credit history?
4. Have you applied for new credit lines recently?

**4. Learn the legal steps to take to improve your credit report.**

The Federal Trade Commission's "Building a Better Credit Report" has information on correcting errors in your report, tips on dealing with debt and more.

**5. Beware of credit-repair scams!**

The Federal Trade Commission's "Credit Repair: How to help Yourself" explains how you can improve your score and lists legitimate resources for low-cost or no-cost help.

**Get more information at**

[www.federalreserve.gov/consumerinfo.com](http://www.federalreserve.gov/consumerinfo.com).



Delivering Value. Enriching Lives.

(636) 343-7005, ext. 2000 • (800) 541-6131  
Tel-A-Connect: (314) 469-3669 (32#) or (800) 382-8340 (32#)

[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto:talktous@alliancecu.com)

### Fenton 24/7 ATM

575 Rudder Rd.  
Fenton, MO 63026

#### Office Hours:

Mon. - Thur. ....9 am - 5:15 pm  
Friday .....8:30 am - 5:30 pm  
Saturday.....9 am - noon

### Call Center

#### Operating Hours:

Mon. - Friday ..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. - Thur. ....9 am - 5:15 pm  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon

#### Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

### Hazelwood

9150 Pershall Rd.  
Hazelwood, MO 63042

#### Office Hours:

Mon., Tues., Thur. .9 am - 5:30 pm  
Wednesday .....closed  
Friday.....8:30 am - 5:30 pm  
Saturday..... 8:30 am - 12:30 pm

#### Drive-up:

Mon., Tues., Thur. 8:30 am - 5:30 pm  
Wednesday .....closed  
Friday.....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. - Thur. ....9 am - 5:15 pm  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon

#### Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

### Now Open!

### O'Fallon 24/7 ATM

1167 Bryan Rd.  
O'Fallon, MO 63366

Mon., Tues., Thur., Fri. 9 am - 6 pm  
Wednesday .....closed  
Saturday .....9 am - 2 pm

### HOME LOAN OFFICE

### High Ridge 24/7 ATM

320A Emerson Rd.  
High Ridge, MO 63049

#### Office Hours:

Mon. - Fri. ....9 am - 5 pm

