

financial



HORIZONS

Our Great Rates Say it All!

Home Loans

5/1 Combo ARM

3.50% Rate - 3.55% APR*

Alliance is one of the top credit union Home Loan providers in the greater St. Louis area. Don't trust your financial future to just anyone, call Alliance - *the home loan lender you can trust*. We are currently offering super attractive rates on our 3/1 and 5/1 Combo ARMs. Our Combo ARMs also comes with special features such as: no rate mark up for "Jumbo Loans" (over \$417,000), no escrow account required, no private mortgage insurance with 10% equity and a 5% life time interest rate cap. We also offer competitive fixed-rate home loans! Call an Alliance Home Loan Specialist at 314-306-1081 for more information or go to our website at www.alliancecu.com - you can even apply online!

* Annual Percentage Rate (APR). Rates, terms and conditions are subject to change. The APR shown is fixed for 5 years, then becomes adjustable and may increase or decrease annually. The 3.5% rate shown is accurate as of 08/01/10. Other rates and terms are available. Mortgage insurance required for loans over 90% Loan-To-Value (LTV). Example based on conforming loans up to 90% LTV. Rate shown is for purchases or refinances.



Auto Loans

Fixed Rates As Low As

3.95% APR*

For 60 months on 2006 and newer vehicles

Drive on over to Alliance for great financing and get the best deal on your next vehicle purchase from the people you trust at your credit union. Apply online, speak to a Call Center Representative at 636-343-7005 ext. 2000 or stop by and talk to a Financial Service Representative at any branch office.

* Annual Percentage Rate (APR). **External refinances and new purchases only.** Rates, terms and conditions are subject to change. Maximum financing with best rate is available for qualified borrowers with good credit. The rate and term you qualify for may be less favorable based on your credit score and history, vehicle and financing type, income and other information. Higher rates are available for higher Loan-To-Values (LTVs).



\$23,800 Raised for Homes for Our Troops!

Alliance Credit Union would like to thank our membership for its continued support during our year-long charitable campaign to raise money for Homes for Our Troops (HFOT). Our members responded beyond our expectations and allowed us to raise \$23,800 for the charity, with a significant portion going to the new, specially adapted home for SSG Robert Canine and his family in Columbia, MO.

Employee quote about her experience with HFOTs:

"It showed me that Alliance Credit Union truly does care for our troops. As a veteran myself, I was thrilled when I first came to work here and found out that we were raising money to help build a home for SSG Canine and his family. SSG Canine risked his life to serve his country and I think joining together to build him a home showed him how much we appreciate what he did. I think Alliance raised the bar when it comes to completing a goal, in that we go beyond the call of duty to achieve it... This whole project has given me a sense of pride in myself in being a part of such an amazing team at Alliance." Doresa Duffield, Teller - Fenton

Thanks for your support!



SSG Robert Canine and family receive the keys to their new specially adapted home in Columbia, MO.

Get Connected...

More choices connecting you to your accounts!

Online Education Center

Through a series of Web-based videos, our Online Education Center will guide you on how to use our online services. From setting up alerts within Virtual Branch, checking your account balances from your cellphone, to paying your bills online, our Online Education Center can help get you started!

Statement Express

Statement Express allows for the electronic delivery of your monthly or quarterly statements. It replaces your mailed statement, allows you to receive your statement faster, helps preserve the environment and is safe and secure. Enroll today on our website to take advantage of this FREE service!



Mobile Money

Mobile Money is our new free mobile banking solution. With it you can monitor your accounts using your mobile phone... receive alerts, transfer funds & even pay your bills. It is available to anyone currently enrolled in Virtual Branch. To begin, login to Virtual Branch, select the "Self Service" tab and then select "Mobile Money."

Questions?

If you have any questions about our new online services, please contact a Call Center Representative at **636-343-7005, ext. 2000** or visit our Online Education Center located on our website!



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 • talktous@alliancecu.com

Fenton

575 Rudder Rd.
Fenton, MO 63026

Office Hours:

Mon. - Thur.9 am - 5:15 pm
Friday8:30 am - 5:30pm
Saturday9 am - noon
24/7 ATM

O'Fallon

1051 Hwy. K
O'Fallon, MO 63366

Office Hours:

Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm
24/7 ATM

Hazelwood

9150 Pershall Rd.
Hazelwood, MO 63042

Office Hours:

Mon., Tues., Thur. .9 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm
Drive-up:
Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

Jennings

9050 W. Florissant Ave.
St. Louis, MO 63136

Office Hours:

Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm
24/7 ATM

High Ridge Home Loan Office

320A Emerson Rd.
High Ridge, MO 63049

Office Hours:

Mon. - Fri.9 am - 5 pm
24/7 ATM

O'Fallon - 24/7 ATM

1167 Bryan Rd.
O'Fallon, MO 63366
314-306-1081

Call for appointment!