



Delivering Value

Since 1948

DEC. 2014

Wrap Up Your Holiday Shopping with VISA Gift Cards & Pop Money!

Giving a Visa Gift Card or sending a loved one money online through Pop Money are the easiest ways to put a bow on your holiday shopping this season!

Visa Gift Cards are a prepaid, non-reloadable, card that can be used at millions of locations where Visa debit cards are accepted, including retail stores, online merchants and mail and phone orders. Since it's a prepaid card, spending is limited to the initial amount of money placed on the card. Pick yours up today at any branch and give them the gift of choice this holi-

day season! *It's the perfect gift for that hard-to-shop-for family member.*



Have loved ones that live far away? Use Pop Money, our personal payment service! It lets you send money to

friends and family at anytime no matter how far away. All you need is their name and email address or mobile number to move money from your Alliance account to theirs. You can even email or text the funds! There's never a need to withdraw cash or send a check.

You can even include a short message wishing them happy holidays! Login to Virtual Branch to send funds to that special someone today. Call 636-343-7005, ext. 2000 if you need assistance. Alliance has your last-minute shopping needs covered, so wrap it up!

Download our Mobile App for iPhone & Android

Alliance is excited to announce the launching of its iPhone and Android mobile banking applications! You will be able to securely access your accounts anytime from your mobile device to check account balances, transaction history, pay bills and more.

Mobile Check Deposit will also be included in both apps, so you can deposit your checks from home by simply taking a picture of the check with your mobile device or tablet. Our system will text you notices throughout the process until your check has cleared.

Safe and Secure

Our mobile applications use security protocols similar to Virtual Branch. No account or login information is stored on your mobile device and an inactivity-logout feature is also in place. You are also required to authenticate

yourself on each mobile device in the same manner that Virtual Branch requires: all communication between your mobile device and the mobile banking server is encrypted as well.



App Highlights Include:

- ✓ Check Account Balances
- ✓ Transfer Funds
- ✓ Transaction History
- ✓ View Check Images
- ✓ Pay Bills
- ✓ Open New Accounts
- ✓ Securely Deposit Checks
- ✓ Find Branches & ATMs
- ✓ View eStatements

To download, simply visit the App Store or Google Play to install your new app.

 iPhone



Delivering Value, Enriching Lives

 **Alliance**
CREDIT UNION

RATES

As of 12/02/14

Delivering Value, Enriching Lives



Loan Rates

New Autoas low as 1.99% APR*
 Used Autoas low as 1.99% 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*

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.



* * * Holiday Hours * * *

Alliance will be closed or have limited hours on the holidays listed below.

December 24, 2014 Christmas Eve
 Open until noon
December 25, 2014 Christmas Day
January 01, 2015 New Year's Day



Have a safe and happy holiday!



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

NEW Hazelwood 24/7 ATM
 9150 Pershall Rd.
 Hazelwood, MO 63042
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday..... 9 am - noon

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

O'Fallon - 24/7 ATM
 1167 Bryan Rd.
 O'Fallon, MO 63366
 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

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

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 Saturday..... 8:30 am - 12:30 pm

Drive-up:
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 Saturday..... 8:30 am - 12:30 pm

Home Loan Office
High Ridge 24/7 ATM
 320A Emerson Rd.
 High Ridge, MO 63049
Office Hours:
 Mon. - Fri. 9 am - 5 pm

