

Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



See back for new standardized hours • Bryan Rd. branch to be full-service soon

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 every-day 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 shoonline 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.

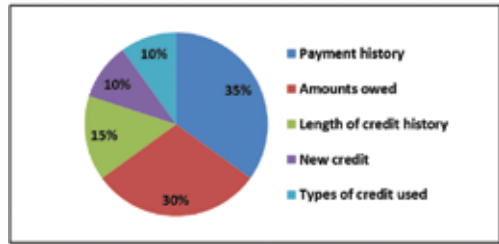
If you have any questions about how Courtesy Pay works, please call us at 636-343-7005, ext. 2000 or chat with us through our website during business hours.

What Affects Your Credit Score & How Alliance Can Help...

The last time you worried about any kind of score may have been when you were in school; however, your credit score may be more important than any test you ever took. Your credit score is important since it determines if you qualify for a loan or credit card and it determines what your interest rate and credit limit will be. For instance, you may pay a higher interest rate on the same purchase than someone with a better credit history.

your credit score the most along with the corresponding credit ranges.

Key Credit Score Information:



will not include a credit score, but you will be able to see your payment record with creditors and have the opportunity to correct any wrong information. You can receive your credit score with your report for a nominal fee. A good credit score and overall credit history will qualify you for purchasing a new car or home and save you money in the long run!

Need help establishing, building or improving your credit score?

Our Credit Booster Loan will help! We offer terms up to 36 months with no collateral and you're automatically qualified. We can loan you up to \$1,000 (to be held in a Savings Account) with repayment terms up to 36 months. Plus, the money frees up with each monthly payment! Apply online or at any branch today if you want to build or boost your credit score!

A credit score ranges from **300-850** and is a number based on the evaluation of five categories within your credit history. All five of these categories are considered when formulating your credit score, not just one or two. No one piece of information or factor alone will determine your score. Look at the corresponding chart to see which of the five categories affects

Sample Credit Range	
750-850	Excellent
700-749	Very good
650-699	Good credit
600-649	Fair
550-599	Poor

U.S. residents can get a free copy of their credit report once a year. Request your free credit report online at www.annualcreditreport.com or by calling toll-free (877) 322-8228. This

2014 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 16 years.

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

annual scholarship program will be available on **January 2, 2014**. For a copy of the 2014 application, please



visit any branch or download and print it from your home computer at the

web address below:

www.alliancecu.com/Scholarship.html

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 2014

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.

Alliance Credit Union Heats Up the Home Loan Purchase Market

Did you know that Alliance Credit Union has seen its ratio of purchase transactions double since 2010? Why? The well-kept secret of credit union home loans is not so secret anymore. Buyers trust their member-owned and not-for-profit credit unions. Rates and closing costs are typically lower. Credit unions also offer more products and options besides the Fannie Mae and Freddie Mac products.

Most credit unions, including Alliance, offer portfolio loan products for those buyers that don't quite fit the "cookie-cutter" borrower stereotype created by big banks. We understand that each loan application is different and that we are here to serve you, your friends and family. Whether you are a first time home buyer or an empty nester looking to downsize, Alliance Credit Union is the place to start your home buying process. Our home loan experts specialize in helping our members get the most out of their home loan.

When looking to buy a home your first step should be con-

tacting a reputable lender, such as Alliance Credit Union. Buying a home can be stressful, so you want to make sure you can trust and work with the company who is financing your home.



Alliance Has a Dedicated Team Waiting to Serve You!

Once you contact our Mortgage Department, you will go through a pre-qualification process to obtain a pre-approval letter. A pre-approval letter informs realtors that you have spoken to a lender and they have reviewed your credit scores, income, and assets to "pre-approve" your situation. It also tells realtors that you are a serious buyer and that financing will not be an issue. In fact, most realtors want their

clients to be "pre-approved" before they will start showing homes. When it comes to home loans, there is much more than rate when comparing lenders. While Alliance Credit Union has some of the most competitive rates in the area, we are also very competitive when it comes to closings costs, not to mention excellent member service.

By starting the home buying process at Alliance Credit Union, you can take advantage of our vast networking circle. If you don't have a realtor, we will find one for you. We will do all we can to make sure that you, as our member, are satisfied. After all, Our Mission Statement is, **"Providing financial solutions that deliver value and enrich the lives of our members."** Our Mortgage Department accomplishes this mission.

If you or anyone you know is even considering a home loan do them a favor and have them call our Mortgage Department at **(636) 343-7005, option 3** or apply online at www.alliancecu.com.

Open An Account Online with Account Create

Account Create enables new members to open an account and enables **existing account holders** to add a Checking Account, Club Account (Holiday and Vacation) and apply for an ATM or Debit Card 24 hours a day 7 days a week.

In just a few minutes you can easily complete an application from anywhere you have an Internet connection. In addition to processing the application, Account Create verifies your identity, pulls a credit report and also supports account funding via ACH.

Expand your account relationship with Alliance today by visiting www.alliancecu.com and click on **“Open An Account”** at the top of the page.



Income NOW CDs Pay YOU Monthly



Our Income Now CDs pay higher interest rates than traditional CDs with similar terms found at other financial institutions!

How do Income NOW CDs work?

You deposit a specified amount into a federally insured Income Now CD at Alliance. Interest accrues daily and is added to the CD balance just before the monthly payment distribution is made. You simply authorize Alliance to make level monthly payments from your Income Now CD until the CD matures. The payments consist of both interest and principal until the full value of your CD is paid out and has a zero balance. In short, it's the CD that pays *you* monthly!

AUTO & HOME INSURANCE

Alliance Member Discount

YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE

Exclusively for credit union members



You want quality car and home insurance that you can depend on and rates you can afford. On average, credit union members who switch save up to **\$427.96!***

Endorsed and made available to you by your credit union, the TruStage Auto & Home Insurance Program is only available to credit union members.

By combining your car and home insurance, you may qualify for multiple discounts and get fast 24/7 claims service (including holidays). When you make a simple phone

call, we will determine and apply all of the discounts you qualify for quickly and easily.

Call for your **FREE**, no obligation quote.

Toll-free **1-888-380-9287**

Monday - Friday..... 7am - 1am ET

Saturday..... 7am - 11:30pm ET

Sunday..... 9am - 10pm ET

Visit us at TruStageAutoHome.com



TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 75 years, serving more than 13 million credit union members.

TruStage™ Auto Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insured companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer report agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage.

*Figure reflects average national savings for customers who switched to Liberty Mutual's group auto and home program. Based on data collected between 1/1/2012 and 6/30/2012. Individual premiums and savings will vary.

See sample terms & rates:

Term	Rate (APY)
1-Year Income Now CD	.85% APY
2-Year Income Now CD	1.20% APY
3-Year Income Now CD	1.45% APY
5-Year Income Now CD	1.70% APY

We have terms from one to 20 years. Visit www.alliancecu.com to view all Income Now CD rates. While there, use our Income Now calculators to work out different investment scenarios. Stop by any branch to open your Income Now CD today!

***APY= Annual Percentage Yield. There is a minimum investment based on term & early withdrawal penalties apply.**

RATES

As of 01/02/14



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 .....	.96% APY*
60 months	1.46% APY*
1-Year Income Now CD .....	.85% APY*
2-Year Income Now CD	1.20% APY*
3-Year Income Now CD	1.45% APY*
5-Year Income Now CD	1.70% APY*
Step Right Up CD.....	up to 3.00% 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.

Save 10% with Sprint for Being an Alliance Member!

Alliance is pleased to offer monthly wireless discounts to our members with the Sprint Credit Union Member Discount. Now is the best time for **current and new Sprint customers** to save money on Sprint wireless services. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more!

How to Sign Up & Save:

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_ZM Corporate ID** and begin saving! You can also visit your nearest Sprint store or do everything online at: www.SprintSave4CU.com!

Sprint Member Discount Benefits:

- 10% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines
- Waived upgrade fee
- Buy online and receive additional savings
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores



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.



(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

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

Our Bryan Rd. Office becoming full-service soon!

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

Drive-up:
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

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

New standardized hours to better serve you!

