

Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



Visit our booth at the River City Rascals Game on Saturday, July 20th!

Tired of Checking Account Fees at Your Bank Robbing You of Your Money?

“So-called free checking accounts are more expensive than ever, as the lumbering economy and new regulations squeeze bank revenues.”

Source: Wall Street Journal

Nationally, banks have been raising fees or imposing new ones on services their customers have come to take for granted - primarily free checking. More national banks are now adding service fees to customers who haven't paid a checking fee in years. You don't have to worry about that happening at Alliance Credit Union. ***Our free checking account remains unchanged!***

Our Switch Kit Makes it Easy!

Visit www.alliancecu.com to use our **EASY CHECKING SWITCH KIT!** All the necessary forms are created to switch over your automatic payments as well as your direct deposit to your new Alliance checking account. If you have any questions about switching your checking account, please stop by any branch office or call us at **636-343-7005, ext. 2000!**



Free Checking, Free Opportunities...

- No minimum balance requirements
- No monthly service fees
- FREE Person-to-Person Payments
- FREE Online & Mobile Banking
- FREE E-Statements & Bill Pay
- FREE Visa Debit Card
- Surcharge-FREE ATM access at 28,000 CO-OP ATMs

Take Our Online Annual Member Survey & Be Entered to Win \$500 Cash!

To celebrate our 65th Anniversary, Alliance will reward one lucky member with **\$500 cash** for taking our short, online member satisfaction survey. Every member currently enrolled in Virtual Branch is eligible to complete the survey and will be entered for the cash drawing.

An electronic survey was emailed to each Virtual Branch user on Thursday, June 6th, 2013. If you have not completed the survey yet, please login to the same email account that your Virtual Branch is set up through. The email with the survey link will be waiting for you in your inbox.

If you are currently not enrolled in

Virtual Branch and want to enter the drawing, simply visit our website at www.alliancecu.com and enroll.

Everyone who completes the survey by August 31st will be entered.



Please remember to visit our **Online Education Center** and have our handy, online tutorial walk you through the Virtual Branch enrollment process. Our Call Center is available to assist you at 636-343-7005, ext. 2000 during business hours if you require personal assistance as well.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, etc. We thank you in advance for your input and for helping us make your credit union better.

Now ONE Login for Both Virtual Branch & Statement Express!

Statement Express has now moved inside Virtual Branch. You will no longer have a separate sign-on to access your electronic statements and will have the convenience of only logging into your Virtual Branch to access your statements. It is important that you re-enroll for Statement Express inside Virtual Branch.

To enroll, simply log into your Virtual Branch, go to the Self Service tab, click on Statement



Express and follow the steps from there. **Once you are re-enrolled, you will have access to all your past statements! Members that are brand new to electronic statements will not have access to their old paper statement history.** Please note that your pop-up blocker must be turned off for the enrollment to be completed properly.

Starting soon, Alliance will implement a **\$3 monthly fee** for all members that have not switched to electronic statements. All children 17 years and younger along with all seniors 60 and over **will be exempt from the fee** and will still receive their paper monthly statements.

If you would rather take the free way instead of the fee way, simply enroll in Statement Express at your earliest convenience to avoid any fees for receiving paper monthly statements.

Why Enroll In Statement Express:

- **Get your monthly statement faster!**
- **They are safer since they are not sitting in your mailbox.**
- **Environmentally friendly: No trees harmed!**
- **They are completely free!**

Alliance appreciates you making this move to paperless statements. If you have any questions on enrolling, please contact our Call Center today at 636-343-7005, ext. 2000!

Verify Your Credit Union Membership to Keep Saving with Sprint!

Alliance Credit Union is pleased to offer monthly wireless discounts to our members with the **Sprint Credit Union Member Discount**. If you're already enjoying the savings from this Invest in America program we want to make sure you can continue to do so. Periodically, Sprint needs participants to verify eligibility so they can receive the discount and waived activation fees. If you're planning on signing up for the Sprint Credit Union Member Discount, you'll need to verify eligibility as well.

New Sprint Customers: You need to verify membership within 30 days of activation.

Current Sprint Customers: You need to provide proof of discount eligibility (credit union membership) when you upgrade your device if it has been **20 or more months** since you were last validated.

The verification process is easy and only takes a few

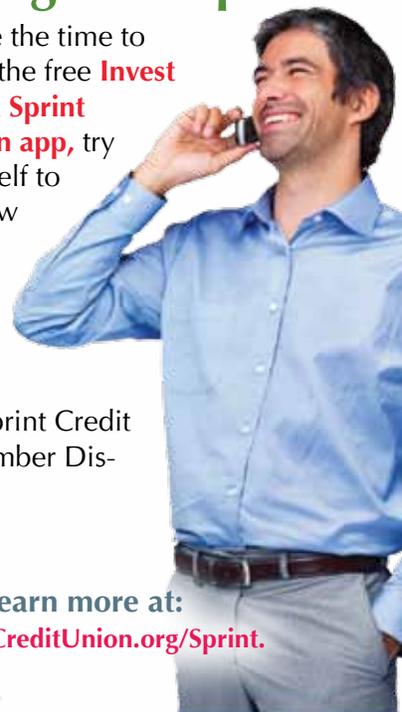
minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers. There are two ways to validate your credit union membership:

- **Scan the QR code on this page to get the free Invest in America app for Android and iPhone**
- **Find the verification form at: mysprint.sprint.com/verify**

Members can now verify credit union membership using the **Invest in America app** with its simple and secure verification process. And it takes just a few minutes to complete.

iPhone users can find the app at the Apple App Store while Android users can find the app in Google Play – just search for "Invest in America." This app also lists all other Invest in America discounts.

Please take the time to download the free **Invest in America Sprint Verification app**, try it for yourself to see just how simple it is to use, so you can continue saving with the Sprint Credit Union Member Discount.



Learn more at: LoveMyCreditUnion.org/Sprint.



Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

Click www.LoveMyCreditUnion.org/Sprint
Call 877.SAVE.4.CU. (877.728.3428)

Sizzling Auto Rates: Click > Buy > Drive at 2.49% APR

Whether you drove your car into a ditch or simply want to ditch your old car, Alliance has excellent rates for your next purchase. We currently have rates as low as **2.49% APR*** on new and used vehicles.

You can pre-qualify 24/7 online at www.alliancecu.com. Our easy online application takes less than five minutes to complete. Approvals are notified instantly. All personal information is transferred safely & securely.

Looking to lower your monthly payment?

Don't forget that you will **earn \$100** when you move your auto loan from another financial institution to Alliance! Would you rather defer your payment for 60 days to free up money

for your summer vacation? Choose this option instead of the \$100!

Whichever you choose, you can get a great rate on top of a great deal. Let us



see if we can lower your monthly payment as well as save you hundreds of

dollars over the life of your loan.

Why Buy Through Alliance?

- Low rates on new & used cars
- Fast, easy online preapprovals
- Financing up to 100% NADA value
- No hidden fees or penalties
- First time car buyer discounts for members under 20 years old
- Convenient, automatic payments so you'll never be late again!

If you have any questions about pre-qualifying online or moving your auto loan to Alliance, we will be happy to speak with you. Call us today at **636-343-7005, ext. 2000** or stop by any branch office.

Thanks for Your Donations to the Red Cross Tornado Relief Fund!

Alliance employees paid to dress down each Friday in June to help the tornado victims in Oklahoma and St. Louis up. Members also reached into their pockets to help.

Alliance Credit Union matched all donations. More than \$1,000 was raised for the Red Cross Tornado Relief Fund.



Relax Easier with Online Bill Pay!

Online Bill Pay allows you to easily pay bills from your checking account through Virtual Branch. You can pay bills individually or set up recurring bill payments up to 18 months in advance. This means that you can relax knowing that you will never have to pay any late fees and that your credit is protected!

Bill Pay Benefits Include:

- Saves Paper & the Planet • Saves on Postage
- Set recurring payments to avoid late charges
- Stores payment history in one place • Secure!

Enroll today at any branch!



RATES

As of 07/01/13



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* |

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 | .55% APY* |
| \$50,000 to \$75,000 | .65% APY* |
| \$75,000 to \$100,000..... | .75% APY* |
| \$100,000 and greater | 1.01% APY* |

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

Join Us at the River City Rascals Baseball Game!

Alliance Credit Union will be at the family friendly T.R. Hughes Ballpark in O'Fallon, MO for the River City Rascals' Saturday game on **July 20th!**

We encourage all current members who attend the game to stop by our booth. Simply prove you are an Alliance Credit Union member by showing your debit card, checkbook, etc. and win a prize! Our friendly staff will also be on hand to answer any account questions that you may have. Thanks for showing Alliance that you are a proud owner of your credit union!



**T.R. Hughes Ballpark
900 T.R. Hughes Blvd.
O'Fallon, MO 63366**

GPS: 38.8202003, -90.6811309



Big Banks Attacking Local Credit Unions After Taking Billions in Taxpayer Bailouts!

Trying to take away your only choice for not-for-profit, financial services.

You can help stop it today!

Take Action!

www.donttaxmycreditunion.org



(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 24/7 ATM
575 Rudder Rd.
Fenton, MO 63026

Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday8:30 am - 5:30 pm
Saturday9 am - noon

Call Center

Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 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
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

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

O'Fallon 24/7 ATM
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

Personal Service Branch

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
Mon., Tues., Thur., Fri. 8:30 am - 6 pm
Wednesdayclosed
Saturday8:30 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

