



Delivering Value

Since 1948

Alliance Awards Five \$1,000 College Scholarships at Annual Meeting

Alliance Credit Union awarded \$1,000 to five **Dennis J. Sommer Scholarship for Excellence in Education** recipients at its 66th Annual Meeting on May 22, 2014.

Scholarships recipients were selected on their ability to highlight the differences between banks and credit unions, as well as the significance of those differences in an essay. Academic achievements, letters of recommendation and community involvement were also considered in the selection process. This is the

18th year of Alliance's scholarship program, which has awarded more than

\$60,000 in college scholarships to date.



2014 Dennis J. Sommer Scholarship for Excellence in Education Winners (from left to right): Board Chairman Bob Haul, Mark Farmer, Melanie Young, Anthony McDaniels, Director of HR Frank Evans, Caitlyn Stephan, Gabrielle Krus and President/CEO Tim Stephens.

"Investing in the future leaders within the communities we serve is the best investment a local credit union can make," said Alliance CEO Tim Stephens. "That's why honoring the scholarship recipients is the highlight of our Annual Meeting each year."

To apply next year, simply print and submit our new scholarship application that will be available in January 2015.

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 inac-

tivity-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.

Delivering Value, Enriching Lives





Delivering Value

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

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. You will be automatically entered for the cash drawing when you hit submit! **Everyone who completes the survey by August 31st will be entered.**

An electronic survey will be emailed to each Virtual Branch user on **Monday, July 7, 2014**. To complete the survey, simply login with the same email address that you use for Virtual Branch. The email with the survey link will be waiting for you in your inbox. If you are not currently enrolled in

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



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 also available to assist you at 636-343-7005, ext. 2000 during business hours if you have any questions about setting up your Virtual Branch account.

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 and more. We thank you in advance for your input and for helping us make your credit union better.

Higher Courtesy Pay Limit Now Available

A new \$500 Courtesy Pay limit is now available on all active checking accounts that have been in good standing for 60 days. For members relying on the occasional payday loan, the increased limit now makes our Courtesy Pay a more affordable alternative.

How does Courtesy Pay help me?

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.

Remember, there is no cost for Courtesy Pay unless you use it. Courtesy Pay simply saves you the embarrassment of having a check returned while allowing you to avoid the additional cost that merchants may charge you

for returned checks. You will only 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 short online enrollment form or stop by any branch if you would rather do it in person. A confirmation notice will be mailed to you after you opt in. If you choose to opt-out of Courtesy Pay in the future, simply resubmit the online form or stop by any branch.

If I already opted out, can I choose to opt in?

Yes, you may simply resubmit the form online or in person if you ever change your mind. We will be mailing a new letter to those that have already opted out of Courtesy Pay before we established the higher limit.



Questions?

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

Delivering Value, Enriching Lives





Delivering Value

Offset High Gas Prices: Lower Your Monthly Car Payment!

Are today's high gas prices cutting into your family's disposable income? Offset them by moving your auto loan to Alliance Credit Union from another financial institution; **we will even award you \$100 for bringing your loan to us!***

If you got stuck with a high rate through a dealer or finance company, we can usually lower your monthly payment and save you money. We have rates on new and used autos at 2.49% APR for up to 60 months.**

Want to see how much money you will save by refinancing with Alliance Credit Union?

Use our handy [Auto Refinance Inter-](#)

[est Savings Calculator](#) on our website at www.alliancecu.com, to see how much you can save. We may be able to save you hundreds of dollars over the life of your loan.

Get pre-approved today by using our fast, secure, online loan application at www.alliancecu.com. It takes less than five minutes to apply and you'll get instant notification if approved! **See the money-saving example below:**

Lets say you have \$22,000 left to pay with 48 months on term...

Current loan rate: 5.99% APR	\$517 monthly payment
Our rate: 2.49% APR	\$482 monthly payment
Save \$35 per month & \$1,659 in total interest over 48 months!	



* \$100 bonus offer only valid on loans \$5,000 or more. ** APR= Annual Percentage Rate. Rates, terms & conditions are subject to change. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance auto loans. Not valid with any other offer.



Meet us at TR Hughes Ballpark! Alliance is sponsoring the River City Rascals baseball team once again. Bring your family to the ballpark on the following nights and enjoy the ballgame along with special offers and giveaway items from Alliance:

Saturday, July 26th "Bark in the Park Night" • Saturday, August 16th "Mizzou Night" • Saturday, August 30th "Fan Appreciation Night"

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RATES

As of 07/02/14

Loan Rates

New Autoas low as 2.49% APR*
Used Autoas low as 2.49% 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*
Step Right Up CD up to 3.20% APY*

On Step Right Up CDs, you receive TWO guaranteed rate increases on set anniversary dates, for worry-free savings!

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 \$100,00070% APY*
\$100,000 and greater95% APY*

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

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Secure Financing for Your Business!

In today's tough lending market, businesses need a financial partner more than ever to help them reach their business goals. With a full suite of business solutions, our Business Services Department is committed to helping small to medium-size businesses succeed. *Small enough to provide responsive, personal service and large enough to meet your needs!*

Business Solutions Include:

- Commercial Real Estate Loans
- Vehicle/Fleet Financing
- SBA Approved Lender (7A & 504 Loans)

Whether we are saving you money with our merchant services or saving you time by providing a solution that allows you to make deposits into your Alliance account directly from your office, Alliance can help you compete in today's business environment.



Questions? Call 636-343-7005, ext. 2000 to consult with our Business Services Department today!

Get Our 3-year CD Rate with a 2-year Term

To reward those who read our newsletter, we are offering one of the highest rates you will find in the St. Louis area on a 2-year CD. Our rate of **1.01% APY*** is the same rate we advertise publicly on our 3-year CDs, so your money will not be tied up as long while you earn the same high rate.

With only \$1,000 minimum and no cap on your deposit amount, you can safely invest your money with Alliance knowing that we are federally insured by the National Credit Union Administration (NCUA). The NCUA protects your ac-

counts up to \$250,000, so your funds are invested worry-free. Open at any branch today simply by saying that you saw the rate in our July newsletter!



*APY=Annual Percentage Yield. Penalties for early withdrawals



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

Call Center

Operating Hours:

Mon. - Fri. 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. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Drive-up:

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

Hazelwood

9150 Pershall Rd.
Hazelwood, MO 63042

Office Hours:

Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Drive-up:

Mon. - Fri. 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. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Drive-up:

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

1167 Bryan Rd.

O'Fallon, MO 63366

Mon. - Fri. 9 am - 5:30 pm
Saturday 9 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

