

# financial

## HORIZONS

**Alliance**  
Credit Union  
*Delivering Value. Enriching Lives.*

**New!** Shorter term  
Income Now CDs are available!  
Details on back!

### Drive Off with a Lower Monthly Payment!

If it drives, rides or floats, Alliance has you covered this summer! Whether you are looking to purchase a new or used car, boat, motorcycle or RV, or just simply wanting to save money by transferring your current loan to Alliance Credit Union, we can help make your summertime dreams a reality.

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. Plus, you will earn **\$100 bonus** for bringing your loan to Alliance from another financial institution!

We have auto rates as low as **2.99% APR\*** on terms up to

60 months for new and used vehicles. If buying your car or RV directly from a dealer, our easy online pre-approval process gives you added advantages during negotiations. You'll know what rate you'll pay plus your approved loan amount. It also shows the sales staffs that you are a serious buyer and removes the pressure of negotiating financing contracts.



#### Our RV loans include:

- Boats, RVs, Jet Skis, Motorcycles, ATVs
- Rates as low as **4.50% APR\***
- Borrow up to 100% of the cash value
- Speedy approval process
- Terms up to 180 months for RVs

Plus, we offer flexible repayment terms and no pre-payment penalties or hidden fees!

Call us at 636-343-7005, ext. 2000 if you have any questions. Apply 24/7 at [www.alliancecu.com](http://www.alliancecu.com) or at your nearest branch office. Let us see if we can lower your monthly payment and save you hundreds of dollars over the life of your loan. Apply today!

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

### MEMBERS® Auto & Homeowners Insurance Program Saves You Money!

You trust Alliance Credit Union to provide you and your family with quality products and services to meet your financial needs. We've joined with a dedicated team of insurance professionals to bring you the MEMBERS® Auto & Homeowners Insurance Program.

The program can mean extra savings for you and your family with some of the nation's most trusted insurance companies. **You could save up to \$329.07\* on auto insurance with your Alliance Credit Union discount!** You can save even more when you include your homeowners insurance.

Visit [www.alliancecu.com](http://www.alliancecu.com) to receive your free no obligation quote online or call **1-888-380-9287**.

#### Special Member Benefits Include:

- The MEMBERS Auto & Homeowners Insurance Program is the property & casualty coverage solution preferred by credit unions and their members.
- Access convenient e-service, pay your bill, make changes to your policy, even report claims.
- Fast, easy access to claims service 24/7
- Free, no-obligation quote



\* Figure based on a Feb. 2010 national sample of auto policyholder savings when comparing their former premium with those of the MEMBERS Auto & Home Insurance program. Individual premiums and savings will vary depending on your insurance carrier & coverages & limits purchased. The MEMBERS Auto & Homeowners Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance 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 reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state regulations allow. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.

# New Shorter Term Income Now Certificates of Deposit!

Our 3-year Income Now Certificate of Deposit (CD) was a big hit when introduced about this time last year. Members liked the new shorter 3-year term than the 5-year Income Now CD (the shortest term available at the time). Because this low interest rate environment just won't go away we decided to offer two new, even shorter term, Income Now CDs – a 1-year and a 2-year.

Income Now CDs offer a higher interest rate than our traditional Money Market CDs while providing liquidity. Why is monthly cash flow a good thing - because some investors are concerned about locking up their funds in low rate CD. With our Income Now CD you can take advantage of a high rate CD (compared to like term traditional CDs) and if rates go up you have the opportunity to reinvest your monthly Income Now principal and interest payment in a potentially higher earning investment.

If rates stay low for the 1 or 2-year term of your Income Now CD you earn a higher rate on the balance of your Income Now CD funds than if you invested in one of our traditional Money Market CDs, plus you have cash flow to use your funds as desired. See the rate chart and the rest of this article for more information about our Income Now CDs.

**Income Now CD Rates** (Rates as of June 4)

|        |            |
|--------|------------|
| 1 year | 1.01% APY* |
| 2 year | 1.51% APY* |
| 3 year | 2.00% APY* |
| 5 year | 2.20% APY* |

**Certificates of Deposit** (Rates as of June 4)

|        |            |
|--------|------------|
| 1 year | .66% APY*  |
| 2 year | 1.01% APY* |
| 3 year | 1.31% APY* |
| 5 year | 2.01% APY* |



| Term                 | Rate (APY) |
|----------------------|------------|
| 1-Year Income Now CD | 1.01% APY  |
| 2-Year Income Now CD | 1.51% APY  |

## How are Income Now CDs different from regular CDs?

It's the Alliance CD that pays YOU monthly! Income Now CDs are a unique form of a federally insured Certificate of Deposit (CD) that provides regular monthly cash flow payments to you, consisting of interest and principal. Our Income Now CDs pay a higher interest rate than traditional CDs of a similar term!

## How do they work?

You deposit a specified amount into an Income Now CD at Alliance Credit Union. Interest is accrued daily and added to the CD balance monthly just before the monthly payment distribution is made. You sign an authorization agreement directing 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 the CD balance is zero.

## The following are a few examples of why you may want an Income Now CD versus a traditional CD:

1. You want to supplement your income with significantly more cash flow than just the interest from a traditional CD.
2. You want a higher rate of return than a regular CD but are concerned about investing in a longer term CD that ties up your principal.
3. You need liquidity for a project or event (tuition, retirement, etc.) but want a higher rate of return than a Money Market Account.

Visit [www.alliancecu.com](http://www.alliancecu.com) to view rates for all of our Income Now CDs. Using our handy Income Now calculators, you can work out different investment scenarios. Stop by any branch to open your Income Now CD today!

\*APY= Annual Percentage Yield. There is a \$5,000 minimum investment & early withdrawal penalties

**Alliance will be closed on Wednesday, July 4th!**



*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](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto:talktous@alliancecu.com)

**Fenton 24/7 ATM**  
575 Rudder Rd.  
Fenton, MO 63026  
**Office Hours:**  
Mon. - Thur. ....9 am - 5:15 pm  
Friday .....8:30 am - 5:30 pm  
Saturday.....9 am - noon

**Call Center**  
**Operating Hours:**  
Mon. - Friday ..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. - Thur. ....9 am - 5:15 pm  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon  
**Drive-up:**  
Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

**Hazelwood**  
9150 Pershall Rd.  
Hazelwood, MO 63042  
**Office Hours:**  
Mon., Tues., Thur. .9 am - 5:30 pm  
Wednesday .....closed  
Friday.....8:30 am - 5:30 pm  
Saturday..... 8:30 am - 12:30 pm  
**Drive-up:**  
Mon., Tues., Thur. 8:30 am - 5:30 pm  
Wednesday .....closed  
Friday.....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. - Thur. ....9 am - 5:15 pm  
Friday .....9 am - 5:45 pm  
Saturday.....9 am - noon  
**Drive-up:**  
Mon. - Thur. ..8:30 am - 5:30 pm  
Friday .....8:30 am - 6 pm  
Saturday .....8:30 am - 12:30 pm

**Now Open!**  
**O'Fallon - 24/7 ATM**  
1167 Bryan Rd.  
O'Fallon, MO 63366  
Mon., Tues., Thur., Fri. 9 am - 6 pm  
Wednesday .....closed  
Saturday.....9 am - 2 pm

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

