



# Delivering Value

Since 1948

JUNE 2014

## COMING SOON! Mobile App for iPhone & Android

Alliance is excited to announce the launching of its iPhone and Android mobile banking applications on **June 15!** 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 simply by 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 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 with Online Bill Pay
- ✓ Open New Accounts
- ✓ Securely Deposit Checks
- ✓ Find Branches & ATMs
- ✓ View eStatements



## iPhone

Available for  
both iPhone  
& Android!



### To Download:

Simply visit the App Store or Google Play to install our new app on your devices on **June 15th!**

## You will be asked to re-enroll in Virtual Branch on June 5!

On June 5, 2014, Alliance will upgrade its Enhanced Authentication for your Virtual Branch login. The image that currently appears above the Security Code will no longer be displayed. After you log on, **you will be prompted to re-enroll in Enhanced Authentication by selecting new security questions and a Security Phrase.**

Be sure to select a memorable phrase for your Security Phrase as this is now what will be used to log you into Virtual Branch.



After enrollment, when you logon, this phrase will display in the same place as the previous image.

If you have difficulty re-enrolling, we have a link to the instructions on our website and the Virtual Branch login page. Our Call Center is also happy to assist you during business hours by chat or by calling (636) 343-7005, ext. 2000.

*Delivering Value, Enriching Lives*



## RATES

As of 06/02/14

### 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](http://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 ..... 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 \$9,999 ..... .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.

*Delivering Value, Enriching Lives*



## Fun at the Bryan Road Grand Reopening!



(636) 343-7005, ext. 2000 • (800) 541-6131  
 Tel-A-Connect: (800) 714-3319 • Online Chat Available  
[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. - 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

#### O'Fallon - 24/7 ATM

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

