



Delivering Value

Since 1948

Nov. 2014

NEW! The Alliance Credit Union Auto Buying Program Allows You To Buy a Car Like an Insider!

The key to getting a good deal on a car is to know what others paid for the new one you want, or know what the used one is really worth. **The Alliance Credit Union Auto Buying Program** will give you the information you need, and you can lock in your savings with a local Program Certified Dealer who is dedicated to providing a hassle-free car buying experience. Don't let what you don't know cost you thousands!

No one wants to overpay for a car, but you need context to know you are getting a good price. Our program has a free new car research tool to ensure you have will have all the context you need!

TrueCar Price Curve



With the **TrueCar Price Curve** you can see:

- Average paid for the car you want
- What you should be paying
- What you could save off MSRP

It's easy to use - select a car, look for the price curve symbol, and click on "See what others paid."

Questions? Call 636-343-7005 or visit our website today to see how much you should be paying for your next vehicle!

Features & Benefits:

- **Members have seen average savings of \$2,973 off MSRP***
- **Unlimited access to new car Price Reports and used car Market Reports so you can buy with confidence**
- **Guaranteed Savings for members on new cars****
- **Dealer-guaranteed prices on used cars**
- **Trusted network of Program Certified Dealers**



*Between 04/01/13 and 04/30/13, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites based on user new vehicle configurations was \$2,973, including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. TrueCar does not sell or lease motor vehicles. **Guaranteed Savings currently not available in all states. In these states a "Target Price" is presented, which is not an advertised price, but an example of what you can reasonably expect to pay.

Program powered by TRUECar!

Delivering Value, Enriching Lives



RATES

As of 11//02/14

Loan Rates

New Auto	as low as 1.99% APR*
Used Auto	as low as 1.99% 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	1.01% APY*
48 months	1.31% APY*
60 months	1.56% 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 greater95% APY*

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

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Donate Coats to Warners' Warm-Up Nov. 1-14



Alliance Credit Union once again teams up with the **Kurt Warner First Things First Foundation** for the fourteenth annual Warners' Warm-Up Coat Drive. Please drop off your new or gently-used coats at your local branch through **November 14, 2014**. Collection boxes will be conveniently located in the lobby. Cash donations to purchase new coats will also be accepted. The donated coats will be distributed to schools, homeless shelters and other social service agencies throughout the bi-state region. For more information, go to www.kurtwarner.org. Thank you for keeping your neighbors warm this winter!

* * * Holiday Hours * * *

Alliance will be closed or have limited hours on the holidays listed below.

November 11, 2014	Veterans Day
November 27, 2014	Thanksgiving Day
December 24, 2014	Christmas Eve
	Open until noon
December 25, 2014	Christmas Day
January 01, 2015	New Year's Day



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

NEW
Hazelwood 24/7 ATM
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

