



Delivering Value

Since 1948

OCT. 2014

EXCLUSIVE BENEFIT
FOR ALLIANCE MEMBERS!

There's Never A Copay with Teladoc!

Feel better now! 24/7 access to a doctor is only a call or click away—anytime, anywhere with no consult fee. With Teladoc, you can talk to a doctor by phone or online video consult to get a diagnosis, treatment options and a prescription if necessary. Save time and money by avoiding crowded waiting rooms in the doctor's office, urgent care clinic or ER. Just use your phone, computer, smartphone or tablet to get a quick diagnosis by a U.S. licensed physician. **Benefits include:**

- On-demand healthcare—wherever, whenever
- Treatment for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink

eye, sinus problems, allergies, urinary tract infections and ear infections

- 16 minute average callback time
- Consultations for all ages—from children to seniors
- U.S. board-certified doctors with an average 15 years practice experience
- Upon request, Teladoc can share consult information with your doctor

This new service will be available for Alliance members at a discounted price of \$14.95 per month for individuals or \$19.95 per month for families on **October 1st, 2014. To sign up today, simply visit our homepage at www.alliancecu.com!**



Enterprise Car Sales Makes Your First Payment

Enterprise Car Sales will make your first payment up to \$400 when you purchase an Enterprise vehicle through October 31, 2014! With more than 6,000 vehicles in their inventory, you are sure to find the perfect ride for you and your family. Preview Enterprise's great selection of quality used vehicles today at cuautodeals.com.

Borrow Smarter at Alliance

We have rates as low as **2.49% APR*** on terms up to 60-months. Financing is available up to 100% of NADA retail value with no hidden fees or pre-payment penalties. **Get pre-approved today at www.alliancecu.com!**

*APR=Annual Percentage Rate



The Perfect Used Car Package

- 12-month/12,000 mile limited powertrain warranty
- Vehicle Certification
- 12-month Roadside Assistance
- Free Carfax Reports
- 7-day Repurchase Agreement

And, you'll never have to haggle about prices!

Delivering Value, Enriching Lives





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And Our Survey Says.... Alliance Share

The results of our online survey have been tallied and your voice is being heard! Each year Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc.

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 95% were "satisfied" or "very satisfied" with our services and 90% said they would recommend us to their friends and family members.

Other Key Findings:

- 65% consider Alliance their primary financial institution
- 69% surveyed preferred accessing their accounts electronically
- 72% had a checking account
- Personalized debit cards was the most requested new service
- Having more convenient locations was the most suggested improvement

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Credit unions listen to members- not shareholders!

And the winner of our \$500 Cash Drawing is...

As promised, Alliance has awarded one lucky member \$500 for taking their personal time to take our online survey. This year's winners are:

Danny and Marjorie Webb of Florissant, MO!



Member Compliments... *(Thanks for the kind words!)*

"Alliance Credit Union is an amazing place. They are so helpful and understanding toward your needs. You guys even offer skip a payments! That is so awesome. I will recommended Alliance Credit Union to anyone I met. I will always go to you guys for a loan from now on. BEST EVER!!" - Miranda Nicole C.

"Excited about the new location and having a drive-thru lane! I also love the new mobile banking app. and being able to deposit checks using my phone. Great job!" - Jennifer S.

"LOVE my credit union. They make my financial life so much easier. Banking there is how it used to be at our neighborhood bank when I was growing up." - Janeen S.

"When questions come up, it is very easy to call and talk to a live person who knows what they are talking about. This makes you very easy to deal with and that is worth a lot to me." - Roger S.

"We live out of the St. Louis area now and have for over 10 years and we have not moved our checking account because we like the way ACU has treated and helped us. Will continue to bank with them as long as we can. Thank you!!" - "Donnie & Brenda M.

"I love your Hazelwood location. They are so friendly and they make every effort to acknowledge you when you walk in the door. They know you on a first name basis. We have been long-time members and so has my daughter- *and now her family too*. I always recommend Alliance to our friends or anyone who is looking for a change." - Paula H.

"We have been members of the credit union since 1985 & have been extremely pleased with services & professionalism with your employees. We have taken out auto loans & received very low interest rates that keep bringing us back to the credit union because of the low rates. Thank you again." - Dennis & Ann F.

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es Results and Answers Key Questions

"The website could be cleaner. Too many steps to access my accounts and the look and feel is a bit (trying to be kind) 1980's DOS programish."

We couldn't agree with you more! A new, modern responsive website that will work across all devices and platforms will be launched this fall!

"I work near the Hazelwood location, so having a drive-up ATM would be nice."

One is on its way! Hazelwood members new drive-up ATM will be available this month. For added convenience, the new ATM will also take deposits!

"The new debit card Courtesy Pay program rules are not clear. I would like to see a better explanation. Does this pull from the 01 account or not and if so, then what is the fee?"

You can configure Overdraft Protection on your account to transfer from your savings (\$5.00 fee) and/or your Line of Credit (no fee) before using Courtesy Pay/Overdraft Privilege (\$26 fee) depending on your preference. If you would like more information or to know how your account is setup, contact our Call Center at (636) 343-7005 ext 2000.

"I would like to see less checking accounts offered. This is very confusing when researching the different checking accounts.."

Alliance is currently in the process of doing just this! We hope to have our checking account offers streamlined by the end of the year.



"You need to get away from the ancient yellow receipts and dot-matrix printers."

Alliance has recently launched eReceipts for your transactions. Instead of worrying about losing a receipt with your balance information, we can email your receipt. This makes keeping track of your receipts easy!

When you come into a branch, simply request your usual transaction receipt be sent to your email address instead of receiving a paper copy. It's that easy.



Alliance
CREDIT UNION

RATES

As of 10/02/14

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*

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 \$100,000..... .70% APY*
 \$100,000 and greater95% APY*

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

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GM Picnic Drawing Winners!



Each year, Alliance Credit Union participates in the United Auto Workers' Local 2250 GM Picnic. Alliance Credit Union is proud to serve the workers at the GM Wentzville Assembly Center and to support plant activities such as their picnic. This year, Alliance raffled off two Element flat-screen televisions. Element televisions are assembled in the USA in Detroit, Michigan.

Congratulations to Rosiland McCain (left) and to Kay Johnson (below) on being this year's big winners!



(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

