



Delivering Value

Since 1948

SEPT. 2014

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 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.**

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

eReceipts

Alliance is proud to offer 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.



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



RATES

As of 9/02/14

Delivering Value, Enriching Lives



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

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

Get Your Free Annual Credit Report Today

Key aspects of your life are affected by your credit report, that's why it is important to know what's on it. The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a **free copy** of your credit report, at your request, once every 12 months.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Why Get a Report?

Your credit report has information that affects whether you can get a loan — and how much you will have to pay to borrow money. The report allows you to be sure that the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job. It also helps you guard against identity theft.

How to Order Your Free Credit Report

The three nationwide credit reporting companies have set up a central website and a toll-free telephone number through which you can order your free annual report.

To order your report, please visit www.annualcreditreport.com or call 1-877-322-8228. You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time. Your report will be available immediately if ordered online and within 15 days by phone.

Beware of Scam Sites!

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — annualcreditreport.com.



Source: ftc.gov



(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

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

