



Delivering Value

Since 1948

FEB. 2015

Automatically Save Year-Round for Holiday Expenses!

Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today. This account allows you to save cash for all the expenses that come with the holiday season. **When you automate your savings with payroll deduction or automated transfers from another account, building your balance is easy.** And your funds, plus interest, can be automatically transferred to your checking account in October— just in time for the holidays!

Open a Holiday Savings Account at any time of the year with only a \$5

minimum deposit. Your account begins earning **.11% APY** once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away. For added convenience and flexibility, you can make one withdrawal per month without penalty. And, your money is secure — it's federally insured by the NCUA.

Questions about opening your Holiday Club Account? Call us at 636-343-7005, ext. 2000 or visit any branch to open your Holiday Club Savings Account today!



When it's time to shop, your Alliance Holiday Club account will have the cash!

Savvy Money Checkup: Online Financial Assessment Tool

It's called SavvyMoney Checkup, and it's a free member resource designed to help you have a clearer understanding of your financial health. In just minutes, you will receive a thorough analysis of your financial situation.

You're just a click away from a powerful resource for getting a handle on your financial future. With SavvyMoney Checkup, you'll learn how to pay down your debt, create a personalized budget, monitor your pending finances, and more. You'll even get all the resources you need to track your spending and live within your budget.

SavvyMoney Checkup takes you through an anonymous, 15-minute questionnaire to organize your information on income, debt, and expenses. Simply answer a few questions about your income and current debts. In just minutes, you will receive

a thorough analysis of your financial situation, including powerful tips by leading financial experts to help you control your debt and build a budget, and start living the life you want to live. You'll also receive suggestions as to how you can save money at the credit union.

Your privacy will be completely respected since you won't have to disclose any personal identifying information. **Best of all, it is FREE!** So, if you're not a financial doctor, get a financial checkup by trying SavvyMoney Checkup. Visit the link below today and soon you will be on the road to a financially healthy tomorrow!

Link available on our website under the **"Convenience Services"** tab.

<https://www.savvymoney.com/checkup/alliancecu>

What's Savvy Money Checkup?

- Free financial assessment tool
- Complete the assessment in just a few minutes
- Absolutely secure and private
- Receive thorough analysis of your financial situation
- Obtain tips from leading financial experts
- Control your debt, build a budget and gain financial freedom



Delivering Value, Enriching Lives



RATES

As of 02/02/15

Delivering Value, Enriching Lives



Loan Rates

New Autoas low as 2.49% APR*
 Used Autoas low as 2.49% APR*
SPECIAL: 1.99% APR on 36-Month New & Used
 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 months31% APY*
 12 months46% APY*
 24 months76% APY*
 36 months 1.11% APY*
 48 months 1.41% APY*
 60 months 1.65% 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.

2015 College Scholarship Applications

Alliance to Award FIVE \$1,000 College Scholarships!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$50,000 to many college students over the last 17 years.

For a copy of the 2015 application, please visit any branch or download and print it from our website. The scholarship page is located under the "Personal" tab within the "Convenience Services" subheading. All applications are due by April 1, 2015.

If you have any questions regarding our annual scholarship program, please call us at **636-343-7005, ext. 2000** or email us at **talktous@alliancecu.com**. Thank you for applying!

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2015



Applications due April 1, 2015

Branch Holiday Closure

Alliance Credit Union will be closed on Monday, February 16th to observe Presidents 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

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 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
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

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

Call Center
Operating Hours:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

St. Louis
 5011 Hampton Ave.
 St. Louis, MO 63109
Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

