



Delivering Value

MARCH 2015

Since 1948

Save Now to Avoid Coming Up Empty in a Pinch

Consistently saving is one of the most effective approaches to creating a secure financial future. You don't have to be among the highest earners to accumulate a sizable nest egg; anyone can become an efficient saver.

Thrift Savings is Key

With bills looming and temptations beckoning, it's easy to put saving on the back burner. But having thrift savings set aside can mean the difference between sailing through or struggling with life's milestones, such as buying a home, financing higher education and retiring comfortably. Saving may also be your ticket to being able to afford a new car, a special vacation or other extras that make life more enjoyable. Perhaps most importantly, saving provides a cushion for handling emergencies and unforeseen expenses.

You Really CAN Save

Even if it seems as if you've got nothing left to put away each month, you can probably find ways to save if you closely track your spending. Making small changes, such as bringing your

lunch from home instead of buying it during the workday, can create a nice monthly surplus. To keep impulse spending under control, shop with cash instead of plastic. You might be less likely to buy expensive items. Also, give yourself 24 hours before making impulse purchases.



Another way to boost your savings power significantly is by paying yourself first each month. **Setting up an automatic savings plan that draws from your paycheck or checking account ensures effortless transfers.** If you've just finished paying off a debt, you could put the amount you were paying each month toward that debt into a savings account. Don't get

discouraged if you're still only able to save a little cash; even small amounts can grow at a surprising rate thanks to compound interest.

Goal-Oriented Accounts

Maintaining separate savings accounts for specific purposes, such as a home purchase or emergency fund, helps keep you on track when allocating money to each. In addition to basic savings accounts, financial institutions such as Alliance Credit Union can **help you set up dedicated accounts** to accumulate cash for holiday spending or a vacation. For retirement savings and other long-term objectives, there are term certificates and money market accounts, which might require larger minimum balances, but pay higher interest rates.

Being thrifty with your savings is a good idea for a variety of reasons, so start now to avoid finding out down the road just how much you could have used some ready cash when there was none.

Roberta Pescow, NerdWallet



New Headquarters Opening Soon at 1280 South Highway Drive in Fenton, MO!

Alliance Credit Union's new 14,000 square foot headquarters will open soon. The new building will have three drive-up lanes, a drive-up ATM and increased visibility to the public with easy access off of Highway 44 and Bowles Avenue. A commercial night drop will also be available. We look forward to serving you at our new location!

Delivering Value, Enriching Lives



RATES

As of 03/02/15

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 months51% APY*
 24 months81% APY*
 36 months 1.16% APY*
 48 months 1.46% APY*
 60 months 1.71% 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.

Alliance Credit Union will award five \$1,000 college scholarships this year. 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

College Scholarships
AWARDED!

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!

Aspire to Retire? Open an IRA & Save!

Retirement planning is something that cannot be put off indefinitely. Opening an IRA is a great way to get started. An IRA is a personal savings plan that the Internal Revenue Service (IRS) allows you to contribute to yearly if you have earned income. There are two main types of IRAs, Traditional and Roth. Both will help you plan for your future - especially if your employer does not sponsor a program such as a 401(k) - and **both have distinct tax advantages!** To learn more about IRAs and which type is right for you, please view our **online IRA brochures** on our website. The 2015 annual contribution limit for both IRAs is \$5,500 (\$6,500 for individuals age 50 and older).



The IRS tax filing deadline is April 15th!

Stop by any branch office and speak with a Financial Service Representative to open your IRA today!



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

Visit our new office in St. Louis City!

