



Delivering Value

Since 1948

APRIL 2015

Delivering Convenience with Shared Branching

Personalized service is a major benefit of banking at Alliance Credit Union and you don't have to sacrifice convenience to get it. Take advantage of Alliance Credit Union's shared branching services through CO-OP Shared Branch beginning on **May 11th** and you can access your account at any of 5,200 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong Alliance Credit Union. This is a huge benefit to Alliance Credit Union members who travel, whose workplaces don't coincide with our branch locations, or who simply

enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds—individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. **Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you.** You can also look for the

Please read the shared branch introductory letter enclosed with your statement. It contains additional details along with the fee disclosure. Thank you!

"CO-OP Shared Branch" logo on the door of any credit union branch.

At a CO-OP Shared Branch location you can:

- Make deposits and withdrawals
- Make loan payments
- Receive loan advances
- Access VISA® or MasterCard® funds

Many shared branches also offer transfers, statement histories, money orders, traveler's checks and notary services. Since services vary from one location to another, check with individual branches before your visit for a complete menu of available services.



Just look for this logo!
Available on May 11th

Paying for College Just Got Easier!

Recognizing the need for higher education financing for its members, Alliance Credit Union now offers private student loans and private student loan consolidation through **cuStudentLoans**, a credit union managed network.

With college enrollment at an all-time high, paired with the escalating cost of tuition, cuStudentLoans provides students and families with a complementary product to assist them with funding higher education when federal options are exhausted. The **cuScholar Private Student Loan** can help pay for all qualified education expenses, including tuition, room and board,

books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn responsible repayment habits and build their credit scores while they are still in school.

For recent college graduates currently faced with high interest private student loan debt, Alliance Credit Union will begin offering a consolidation and re-financing solution. The **cuGrad Private Student Loan Consolidation** combines loans from multiple lenders into one easy payment to reduce the chance of a missed or late payment. This refinancing option can also potentially

save thousands of dollars in student loan payments every year, allowing borrowers to put the extra money towards paying off their debt faster, or towards a major purchase such as a car or home.

You can apply today by visiting:
<http://www.lendkey.com/student-loans/Alliancecu/>



Delivering Value, Enriching Lives





Delivering Value

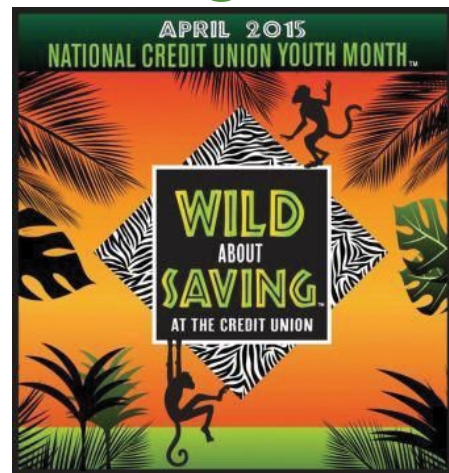
Celebrate Youth Month in April with a Savings Safari!

This April, youth can take a walk on the wild side at the credit union. Whether they've been to the jungle or not, the call of the wild is enticing to youth of all ages. This year, they can check out the credit union's financial menagerie without a trip to the banking zoo.

During the month of April, youth will have the opportunity to go on safari at the credit union as Alliance Credit Union celebrates National Credit Union Youth Month™. This

year's theme, "Wild About Saving™," encourages youth to use resources available at the credit union to help them cut their way through the jungle of financial responsibility. Before long, they'll be leading their own savings safari.

To celebrate, Alliance will put in the first \$5 to open any new Youth Account in April with a monthly automated transfer! Stop by any branch and start your child's Savings Safari today!



Why You Need a Rainy Day Fund

Day-to-day expenses add up quickly, and many Americans find themselves living from paycheck to paycheck with nothing left for savings at the end of the month. But failing to create a rainy day fund can turn a minor emergency, like a car repair, into a major financial crisis. Here's why it's vital to save, plus tips for getting into the habit.

The Importance of Savings

The absence of savings may not make a big impact in your everyday life, but it hurts badly when unexpected expenses arise. If you take a trip to the emergency room, your home needs urgent repairs or your pet needs surgery, you'll have to figure out how to cover the emergency expense while still paying your regular bills. And if you lose your job, it's important to have a cushion to cover expenses until you find a new one.

In these situations, people without savings frequently resort to credit cards. This is an option, but if you can't pay the balance in full each month you could get stuck with hefty interest charges.

Financial planners generally recommend having at least three to six months of after-tax income saved. Whether you need a few hundred dollars for a medical bill or a few thousand after a layoff, having the cash available can protect you from financial pitfalls. And the safest place to stash your rainy day fund is in a savings account at a financial institution like Alliance Credit Union, where it earns returns.

Savings strategies

To find a way to save, take a close look at your incoming and outgoing cash.

Start a budget by writing down household income and every critical monthly expense, such as groceries, utilities and housing payments. Subtract those expenses from income to reveal your disposable income. At this point, decide how much to save each month. If what you save isn't adequate, cut back optional expenses temporarily to save more. Once your emergency fund gets big enough, you can save a little less.

Saving gets easier when it's routine. Consider setting a monthly reminder to transfer a set amount of money from checking to savings. Alternatively, you may be able to set up automatic transfers. Adopting a saving habit will reduce the pain and produce quick results.

If you don't have enough saved, get to work on saving now so a small emergency doesn't leave you in dire straits.

Emily Starbuck Crone, NerdWallet



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Delivering Value

New Rate Bump CD Available for Limited Time!

Available on 36, 48 & 60-Month Term CDs- While Funds Last

Alliance Credit Union has designated a limited amount of funds for this special CD offer, so you need to act fast! Our new Rate Bump CD allows you to bump your CD rate up if our rates were to increase before the end of your certificate's term. The Rate Bump CD is available on all 36, 48, and 60-month term CDs.

Booster Bump on 48 and 60-Month CDs

As an added bonus, Alliance will give you a Booster Bump if you choose to open a 48 or 60-month CD. You will **receive an additional 5 basis points** more than the rate that you would

be receiving when you choose to use your bump option on all 48-month CDs.

You will **receive an additional 10 basis points** more than the rate that you would be receiving when you choose to use your bump option on all 60-month CDs.

Alliance wants to ensure that our members can deposit their money with us worry-free! You can relax knowing that the funds you put into a Rate Bump CD are insured up to **\$250,000** per individual depositor by the National Credit Union Administra-

tion (NCUA).

Please note that the penalty for early account closure is **365 days of interest on all 48 and 60-month**

Rate Bump CDs. To open your Rate Bump CD today, simply stop by any branch. Questions? Call us today at 636-343-7005, Option 0 or chat with us live from our website during our business hours.



Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As an Alliance Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

- 10% discount on select regularly priced Sprint monthly service
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)

Our Business members get:

- 15% discount on select regularly priced Sprint monthly service
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit **www.Sprint.com/verify** or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership. Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.



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RATES

As of 04/02/15

Loan Rates

New Auto	as low as 2.49% APR*
Used Auto	as low as 2.49% APR*
SPECIAL: 1.99% APR on 36-Month New & Used	
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 .....	.31% APY*
12 months .....	.51% APY*
24 months .....	.81% APY*
36 months	1.16% APY*
48 months	1.46% APY*
60 months	1.71% 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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Alliance Donates to No Kill Animal Shelter

Alliance Credit Union recently presented a \$1,000 check to the Open Door Animal Sanctuary. Alliance raised the money through corporate dress down days, in which employees pay \$10 or \$15 per month to wear jeans each Friday and Saturday. Open Door is a no kill sanctuary whose mission is to provide homeless cats and dogs with the highest quality of life and a second chance to find a forever family.

"The money donated by the employees of Alliance Credit Union will go toward day-to-day operation costs of running the shelter," Carrie Warren, director of development for Open Door said. The shelter is celebrating their 40th birthday this year, and



Alliance's VP of Lending Sean Chambers presents a \$1,000 check to Carrie Warren, the director of development for Open Door Animal Sanctuary.

they have started a capital campaign to raise \$400,000 for the shelter. If you would like to donate, please visit www.odas.org for more information.

You're Invited! Join Us for Our 67th Annual Meeting

Our 2015 Annual Membership Meeting is fast approaching! **The highlight of the evening will be the presentation of five \$1,000 college scholarships to our scholarship winners.**

If you are planning to attend, please RSVP by calling (636) 343-7005, ext. 1124 no later than May 12th, 2015. All attendee's receive a free Dave & Buster's Power Card for games!



Thursday, May 21st
Food & Drinks served at 6 pm
Meeting begins at 7 pm
Dave & Buster's
13857 Riverport Drive
St. Louis, MO 63043



Alliance
CREDIT UNION

636-343-7005, Option 0 • 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 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

St. Louis

5011 Hampton Ave.
St. Louis, MO 63109
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



**Visit our new office
in St. Louis City!**