



Delivering Value

AUGUST 2015

Since 1948

Deposit Checks Remotely with Mobile Check Deposit

With Alliance's Mobile Check Deposit, you can deposit your checks remotely into your checking account simply by taking a picture using the Alliance Mobile App for supported Apple and Android devices.

Deposit Checks in 3 Easy Steps:

1. Enter the amount
2. Take a picture of both sides
3. Submit!

After your check is submitted, you will receive notification that the deposit went through successfully. Remember that all remote transactions are trans-

mitted with multiple layers of security, so you can be sure it is safe to use.

What you need to get started:

1. An eligible checking account
2. Your iPhone or Android mobile device
3. The Alliance Mobile App

To download our mobile app, simply visit the app store for your mobile device and search for Alliance Credit Union app. After you download our app, you will be able to check balances, transfer funds, see pending transac-



tions, pay bills, view statements, find branches and ATMs and more!

Questions about depositing your checks remotely? Call us at 636-343-7005, option 0 or chat with us live from our homepage during business hours.

Three Reasons You Need an Automatic Savings Plan

"Save money" is a timeless bit of personal finance advice, but actually doing it can be another story. If you need a way to boost your savings and stay consistent with your goals, setting up an automatic funds transfer can help.

There are two ways you might do this. You can set up a transfer from your checking to a savings or investment account at your financial institution. Another method can be having a portion of your paycheck directed into a retirement or other account by your employer, if possible. Here's a closer look into why saving this way might help you reach your goals.

1. No Effort Needed after Setup

Once you start automatic transfers, which might be made every week or two, you don't have to give it another

thought. This can be helpful if you tend to second-guess your saving decisions, such as whether you actually need to save 5% or 10% of your income this month. This way you can avoid doubting yourself and keep the savings flowing.

2. Building the Habit of Spending Less than you Make

Automating the process lets your savings grow unattended. If you schedule the transfer around the time that your earnings arrive, the money for savings never really mixes with your spending funds. Over time, you may get used to living on that smaller amount too, making it easier to let your savings build.

3. Keeping Accounts Separate

Transferring funds this way can help

you limit your spending based on what's available in your checking account. Plus, if you want to tackle multiple savings goals at once, such as putting away funds for a vacation, retirement and emergencies, these transfers can help you contribute to them consistently. You can stay organized and not have to worry about forgetting a transfer one week or losing track of your goals.

For these reasons, using automatic transfers can empower you to save without investing much time or energy. Think about it: You can achieve a goal simply by sitting back and letting your money grow.

Produced by **NerdWallet**

Delivering Value, Enriching Lives



RATES

As of 08/02/15

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 1.56% APY*
 60 months 1.81% 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.

Delivering Value, Enriching Lives



Win \$500 Cash by Taking our Survey!

Alliance will reward one lucky member with **\$500 cash** for taking our short, online member satisfaction survey. Every member currently enrolled in Virtual Branch is eligible to complete the survey. You will be automatically entered for the cash drawing when you hit submit! **Everyone who completes the survey by August 31st will be entered.**

any questions about setting up your Virtual Branch account.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs and more. We thank you in advance for your input and for helping us make your credit union better.

An electronic survey was emailed to each Virtual Branch user **the second week of July**. To complete the survey, simply login with the same email address that you use for Virtual Branch. The email with the survey link will be waiting for you in your inbox.

If you are not currently enrolled in Virtual Branch and want to enter the drawing, simply visit our website at www.alliancecu.com and enroll. Please remember to visit our **Online Education Center** and have our handy, online tutorial walk you through the Virtual Branch enrollment process.

Our Call Center is also available to assist you at 636-343-7005, option 0 during business hours if you have



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
 1280 S. Highway Dr.
 Fenton, MO 63026

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

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

High Ridge ATM Only
 320A Emerson Rd.
 High Ridge, MO 63049

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

Please use our new Fenton address on all mailed correspondence.

Also, our Mortgage Office is now located inside of our new Fenton Administrative Office.