



# Delivering Value

Since 1948

## Alliance Awards Five College Scholarships

Alliance Credit Union awarded \$1,000 to five Dennis J. Sommer Scholarship for Excellence in Education recipients at its 67th Annual Meeting on May 21, 2015.

Scholarships recipients were selected on their ability to highlight the differences between banks and credit unions and the significance of those differences in an essay. Academic achievements, letters of recommendation and community involvement were also considered in the selection process. Since the program's inception in 1997, Alliance Credit Union has awarded more than \$60,000 in college scholarships to date.

"Honoring these future leaders is the highlight of our Annual Meeting each year," said Alliance CEO Tim Stephens.

"We look at it as an investment and a way to demonstrate our commitment to the communities in which we serve."



**2015 Dennis J. Sommer Scholarship for Excellence in Education Winners (from left to right): President & CEO Tim Stephens, Stanley Kitchen II, Silas Barndt, Claire Boxdorfer, Amelia Stone, and Vice-President of Human Resources Frank Evans. Not present was Josie Battles.**

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as either a full-time college student or a high school student that will be a full-time college student in the following year.

To apply next year, simply print and submit our new scholarship application that will be available in December 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 and you can access your account at any of the 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 to 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.

In order to perform a transaction at a participating shared branch, you must have your account number and photo identification. You can perform any transaction that you wish at a shared branch location; this includes deposits and withdrawals, check cashing, transfer of funds, loan payments and more.

**You may utilize a non-Alliance branch for a \$3.00 per visit fee.** This convenience fee is similar to that of using a foreign ATM and simply covers our cost of providing the service. As a financial cooperative, we only ask members to pay the cost for added convenient services that they wish to use. Keep in mind, there is never a charge for utilizing an Alliance Credit Union-owned branch.

Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) or download the Shared Branch Locator app for iPhone or Android to find branches nearest you.

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*Delivering Value*

## Take Our Online Annual Member Survey to Win \$500 Cash!

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.**

An electronic survey will be 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 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.

## 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 complimentary 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/>

CU STUDENT LOANS

MAXIMIZE  
your degree,  
MINIMIZE  
your debt

Fast Approval For Fall!

Private student loans from not-for-profit credit unions

Benefits depend on individual circumstances

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## 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.



## Auto Loan Rates as Competitive as You Are! 2.49% APR on New & Used *Plus, Earn \$100 for Refinancing Your Loan from Another Financial Institution!*

Whether you drove your car into a ditch or simply want to ditch your old car, Alliance has excellent rates for your next vehicle purchase. We currently have rates as low as **2.49% APR\*** on new and used vehicles up to 60 months.

Please be sure to pre-qualify online at [www.alliancecu.com](http://www.alliancecu.com). Buying a car is a big purchase; getting pre-approved allows you to focus on finding the perfect vehicle for you and removes the pressure of negotiating financing contracts.

Getting pre-approved also gives you more buying power and lets you call the shots instead of the dealer!

You will have all the benefits of a cash buyer since there is no question about your creditworthiness. This is

than five minutes to complete. All personal information is transferred safely and securely and you'll get instant notification when approved!



an added incentive for the salesperson to close the deal, so take advantage of this by negotiating a lower price!

Our easy online application takes less

**Don't forget that you will also earn \$100 when you move your auto loan from another financial institution to Alliance!** Need some help recovering from summer expenses? You can also choose to defer your payment for 60 days. Whichever you choose, you can get a great rate on top of a great deal.

If you have any questions about pre-qualifying online or moving your auto loan to Alliance, call us today at **636-343-7005, option 0** or stop by any branch office.

\*Offer valid on loans \$5,000 or more on autos 2009 and up. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer.

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## RATES

As of 07/02/15

### 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](http://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 ..... 1.56% APY\*  
 60 months ..... 1.81% 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 greater ..... .95% APY\*

\*APY = Annual Percentage Yield

All rates subject to change at any time.

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## 100% Mortgage Financing with VA & USDA loans!

We are proud to announce that we are now offering USDA and VA home loan programs! It's never been a better time to buy or refinance a home with Alliance Credit Union. On top of the many other products that Alliance has to offer, whatever your situation, we have a mortgage product to fit your needs. Not familiar with USDA or VA loans? ***Here is why we are so excited for our members:***

With a VA loan, our eligible members can now get special options if they are buying or refinancing their home. If you are interested in refinancing, you can get as much as 90% cash out. If you see yourself purchasing a new home in the future, ***VA allows for a zero percent down payment – that is 100% financing!*** These loans do not require monthly mortgage insurance premiums and you can prepay without paying any penalties!

With a USDA loan, you can get a 100% financing on a 30-year fixed loan as long as the property is located in a qualifying rural area. Yes, first-time homebuyers are welcome; and

the best part is there is no maximum purchase price!

If you are as excited as we are about these new products, **DON'T WAIT!!!** Contact the mortgage department today at **636-343-7005, extension 3**, and ask to speak with one of our knowledgeable home loan specialists to see if these products will work for you. Not interested in a VA or USDA loan? Call us today to ask about other wonderful mortgage options.

**WE WANT TO BE YOUR LENDER!**



**636-343-7005, Option 0 • 800-541-6131**

**Tel-A-Connect: 800-714-3319 • Online Chat Available**

**[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto: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.**