



Delivering Value

Since 1948

First-Time Car Buyer Program: No Credit, No Co-signer, No Problem

Alliance understands that not everybody has been working long enough to establish their credit history, yet they still need a reliable car to drive to work. That's why we created our new First-Time Car Buyer Program!

Our new program will allow you to qualify for a vehicle loan when other lenders would deny you the loan or make you have a co-signer. **No co-signer is required under our new program!**

How Do I Know if I Qualify?

To qualify, you simply need to have a minimum monthly income of \$1,500 and be employed at the same job for at least six months with no history of delinquent payments. Once

you get approved, you can purchase any vehicle that is 10 years old or less that costs up to \$15,000.



We have rates as low as **9.99% APR*** for this program. Get pre-approved today by completing our online loan application at **www.alliancecu.com**.

*APR=Annual Percentage Rate. Proof of income required. Offer subject to approved credit. Membership eligibility applies.

Program Highlights

- **No established credit history required**
- **No co-signer is required**
- **Low minimum income to qualify**
- **\$15,000 max loan value**

You may also apply in person at any of our six branch offices. Simply bring a valid driver's license and a copy of your last two most recent pay stubs.

If you have any questions about our new First-Time Car Buyer Program, please call us at **636-343-7005, option 0**. You can also chat with us online during regular business hours.

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 transactions, 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.

RATES

As of 09/02/15

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*
**Rate Bumps available on our longer terms with
 Booster Bumps on 48-month CDs (new bump
 rate +5 basis points) & 60-month CDs (new
 bump rate +10 basis points).**
 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



Get Your Free Annual Credit Report Today

Key aspects of your life are affected by your credit report, that's why it is important to know what's on it. The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Why Get a Report?

Your credit report has information that affects whether you can get a loan — and how much you will have to pay to borrow money. The report allows you to be sure that the information is accurate, complete, and up-to-date before you apply for a loan for a ma-

job purchase like a house or car, buy insurance, or apply for a job. It also helps you guard against identity theft.

How to Order Your Free Credit Report

The three nationwide credit reporting companies have set up a central website and a toll-free telephone number through which you can order your free annual report.

To order your report, please visit www.annualcreditreport.com or call 1-877-322-8228. You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time. Your report will be available immediately if ordered online and within 15 days by phone.

Beware of Scam Sites!

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law - annualcreditreport.com.

Source: ftc.gov



**Alliance will be closed
Monday, September 7th
for Labor Day!**



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

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

Call Center

Operating Hours:
 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

