



Delivering Value

Since 1948

Automatically Save Year-Round for Holiday Expenses!

Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today. This account allows you to save cash for all the expenses that come with the holiday season. **When you automate your savings with payroll deduction or automated transfers from another account, building your balance is easy.** And your funds, plus interest, can be automatically transferred to your checking account in October— just in time for the holidays!

Open a Holiday Club Savings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning **.11% APY** once your average daily balance for the month reaches \$100. We suggest opening your ac-

count with \$100, so you start earning interest right away. For added convenience and flexibility, you can make one withdrawal per month without penalty. And, your money is secure — it's federally insured by the NCUA.

Open Yours Online Today!

Account Create enables new and existing members to add a Holiday Club Savings Account online at anytime. It takes just a few minutes to complete the online application and fund the account. To begin, visit **www.alliancecu.com** and click on "Open An Account" at the top of our homepage.

Questions about opening your Holiday Club Account? Call us at 636-343-

7005, ext. 2000 or visit any branch to open your Holiday Club Savings Account in person!



When it's time to shop, your Alliance Holiday Club account will have the cash!

Rest Assured with our Rate Bump CD

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 Administration (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.



RATES

As of 11/02/15

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 CD terms 36 months and above. Booster Bumps given 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



Donate Coats to Warners' Warm-Up Nov. 1-14



Alliance Credit Union once again teams up with the **Kurt Warner First Things First Foundation** for its annual Warners' Warm-Up Coat Drive. Please drop off your new or gently-used coats at your local branch through **November 14, 2015**. Collection boxes will be conveniently located in the lobby. Cash donations to purchase new coats will also be accepted. The donated coats will be distributed to schools, homeless shelters and other social service agencies throughout the bi-state region. For more information, go to kurtwarner.org. Thank you for keeping your neighbors warm this winter!

* * * Holiday Hours * * *

Alliance will be closed or have limited hours on the holidays listed below.

November 11, 2015	Veterans Day
November 26, 2015	Thanksgiving Day
December 24, 2015	Christmas Eve
	Open until noon
December 25, 2015	Christmas Day
January 1, 2016	New Year's 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

