



Delivering Value
Since 1948

DECEMBER
2015

Introducing Best Interest Checking- Earn 1.75% APY*

Alliance Credit Union has great news for members that want to earn higher interest on their account. **Our new Best Interest Checking account will allow you to earn 1.75% APY* monthly on the first \$10,000 by meeting four simple criteria that you may already be doing.**

Your Monthly Qualifications:

- Have at least 25 debt card transactions post and settle
- Have at least one direct deposit post and settle
- Utilize Bill Pay monthly
- Enroll in e-statements

What if I do not meet the monthly qualifications?

This account simply defaults to a free checking account that earns 0.15% APY interest with no monthly fees or minimum balance requirements. You can always get right back earning 1.75% APY the next month you qualify.

What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

Questions about this new account?

Please call us at 636-343-7005, option 0, stop by any branch or chat with us online during business hours at www.alliancecu.com.



*Qualifying accounts earn 1.75% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. At least one bill must be paid through Bill Pay each month to qualify. Interest and APY subject to change at our discretion.

2016 College Scholarship Applications Now Available Alliance will Award FIVE \$1,000 College Scholarships!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$60,000 to many college students over the last 18 years.

As part of our continuing support of higher education, applications for our annual scholarship program will be

available on **December 1, 2015**. For a copy of the 2016 application, please visit any branch or download and print



Applications due February 19th!

from your home computer at the web address below:

www.alliancecu.com/Scholarship.html

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2016

If you have any questions regarding our scholarship program, please call us at (636) 343-7005, option 0 or email us at talktous@alliancecu.com.

Delivering Value, Enriching Lives



RATES

As of 12/02/15

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.

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Get Your Kids Picture with Santa!

Fenton Branch:
Saturday, December 19, 2015
from 10 am to noon.

O'Fallon HWY K Branch:
Friday, December 4, 2015
from 3 pm to 5 pm.

The cost is FREE, so bring your kids in to meet Santa and enjoy holiday refreshments. We look forward to seeing you.

-Happy Holidays from Alliance!



❄ ❄ ❄ Holiday Hours ❄ ❄ ❄

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

December 24, 2015

Christmas Eve

Open until noon

December 25, 2015

Christmas Day

January 1, 2016

New Year's Day



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
 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

