



# Delivering Value

Since 1948

## AUTO LOANS: Rates as low as 1.99% APR



Alliance Credit Union's low-rate auto loans could save you a lot of money over the life of your loan. With rates as low as **1.99% APR\* on 36-month terms**, you will be able to have a lower monthly payment when you purchase or refinance your vehicle.

### Get Pre-Approved Today!

When you're ready to buy your next vehicle, visit our website at [www.alliancecu.com](http://www.alliancecu.com) and fill out our easy online application for early pre-approval. It takes less than five minutes and your application could be approved instantly!

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.

**Don't forget that you will earn \$100 for refinancing your vehicle with us from another financial institution!**

### First-Time Car Buyers Program

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](http://www.alliancecu.com).

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.

\*APR= Annual Percentage Rate. Rates, terms & conditions subject to change. Subject to credit approval. Not all members will qualify for advertised rate.

## Start, or boost, your emergency savings

Less than 25% of Americans have an adequate emergency savings cushion, and an alarming 29% have no emergency savings at all, so the majority of people need to heed this tip. Since the biggest barrier to saving is not being in the habit of saving, the best way to get in the habit is to pay yourself first.

Have money directly deposited from your paycheck or even your checking account into a dedicated savings account. This can be done concurrently with other goals such as paying down debt or saving for retirement, not instead of those goals. You won't miss what you don't see, and putting your savings on autopilot is a great way to reinforce the savings habit when unplanned expenses inevitably come along and chew a hole in what you've saved.

You're only one paycheck away from beginning to replenish your savings balance.

**Source: Bankrate.com**

*Delivering Value, Enriching Lives*

# RATES

As of 3/02/16

## 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 3.50% 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\*  
**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 \$9,999 ..... .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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## File Your Taxes with TurboTax Inside Online Banking!

Alliance members can now prepare, print and e-file simple federal tax returns FREE with TurboTax® Federal Free Edition. As an added advantage, **you can instruct the IRS to deposit your refund directly into your Alliance checking account.** No waiting for the check in the mail!

return. It's that easy!

Get started with TurboTax today by clicking on the TurboTax logo on the top lefthand corner on your Virtual Branch logon screen!



At the end of the online tax return form, you'll find a place to add our routing number (**281081505**) and your account number to direct the IRS to deposit your refund electronically as soon as the agency approves your

## Aspire to Retire? Open an IRA & Save!

Retirement planning is something that cannot be put off indefinitely. Opening an IRA is a great way to get started. An IRA is a personal savings plan that the Internal Revenue Service (IRS) allows you to contribute to yearly if you have earned income. There are two main types of IRAs, traditional and Roth. Both will help you plan for your future and **both have distinct tax advantages!** The 2016 annual contribution limit for both IRAs is \$5,500 (\$6,500 for individuals age 50 and older). To learn more about IRAs and which type is right for you, please view our **online IRA brochures** on our website under the "Savings" tab.



**The IRS tax filing deadline is April 18th!**

**Stop by any branch office and speak with a Financial Service Representative to open your IRA today!**

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

**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

