



# Delivering Value

Since 1948

APRIL 2016

## Alliance Awards Six College Scholarships at Annual Meeting

Alliance Credit Union awarded \$1,000 to six Dennis J. Sommer Scholarship for Excellence in Education recipients at its 68th Annual Meeting on Wednesday, March 16, 2016.

Scholarships recipients were selected on their ability to highlight in an essay the differences between banks and credit unions and the significance of those differences. 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 \$70,000 in college scholarships to date.



**Pictured left to right: CEO Tim Stephens, Misa Gamble, Mea Gray, Jessica Dunn, Kelsey Stephan, Monica Marlett, and former CEO Dennis Sommer. Not pictured: Cody Vogel**

"These young members worked hard to accomplish their academic goals and made great contributions to their

communities," said Alliance CEO Tim Stephens. "That effort is something we're proud to recognize and support each year."

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 download our 2017 online scholarship application that will be available on our website in December 2016. You may also pick one up at any branch.

## Earn 1.75% APY\* with our Best Interest Checking Account

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 debit 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.

### Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

### Questions about this new account?

Please call us at 636-343-7005, option

0, stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at [www.alliancecu.com](http://www.alliancecu.com).



**Open yours today!**

\*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.





# Delivering Value

## Let Us Cover Embarrassing Overdrafts with Courtesy Pay



By opting in, you will extend your Courtesy Pay to cover your everyday debit card transactions (including

Point of Sale transactions) and avoid the hassle of a declined transaction due to insufficient funds. Now, all of your checks, overdrafts from ACH, electronic items and everyday debit card transactions will be covered that would not have cleared otherwise.

Courtesy Pay is available on all personal checking accounts in good standing. Alliance can cover all overdrafts up to \$700, depending upon your qualifying criteria. A confirmation letter will be mailed to you notifying you of your coverage limit after you opt in. You will be charged a \$26 fee for each overdraft transaction that we cover on your behalf.

### Enrolling in Courtesy Pay

Opting into Courtesy Pay is easy. Simply complete and submit our online enrollment form or stop by any branch if you would rather do it in person. You will most likely never have to use it, but it is nice to know it is there if a mistake happens!

If you choose to opt-out of Courtesy Pay in the future, simply resubmit the online form or stop by any branch.

If you have any questions about how Courtesy Pay works, please call us at (636) 343-7005, ext. 2000 or visit us at any branch during business hours. Online chat is also available.

## Kids Get Financially Fit During April's Youth Month!

Our month-long youth celebration is focused on the theme of Credit Union Strong.

As a not-for-profit financial cooperative, our core values include member education and social responsibility. We care about the community where we live and work, and the people in it. We look forward to watching the next generation grow and make it even better. That's why we believe it's more important than ever to ensure our youth possess strong money management skills.

By instilling the habit of saving at a young age, offering positive encouragement, and providing financial education, we can prepare our community's youngest members for brighter futures by helping them grow into financially capable adults. Credit

union strong means having the money skills to embrace an awesome future, and leaving your community better than you found it. That's why we take our mission of helping youth so seriously.

Of course, we realize the biggest influence on anyone's life is his or her parents. So if you want to start your kids on a path to financial strength, participating in Credit Union Youth Month is a good start.

**Bring your kids to any branch to open their Youth Savings Account and help them pump up their savings. We will pitch in too- by matching the initial \$5 deposit when you open a new Youth Savings Account in April with a monthly automated transfer!**

**SAVE STRONG ALL APRIL LONG!**

*Save*  
**STRONG**  
*all April long!*



*Credit Union*  
**STRONG**  
*NATIONAL CREDIT UNION YOUTH MONTH*

*Delivering Value, Enriching Lives*







*Delivering Value*

## 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, 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.

## New Rate Bump CD Available for Limited Time! Available on 36, 48 & 60-Month Term CDs

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

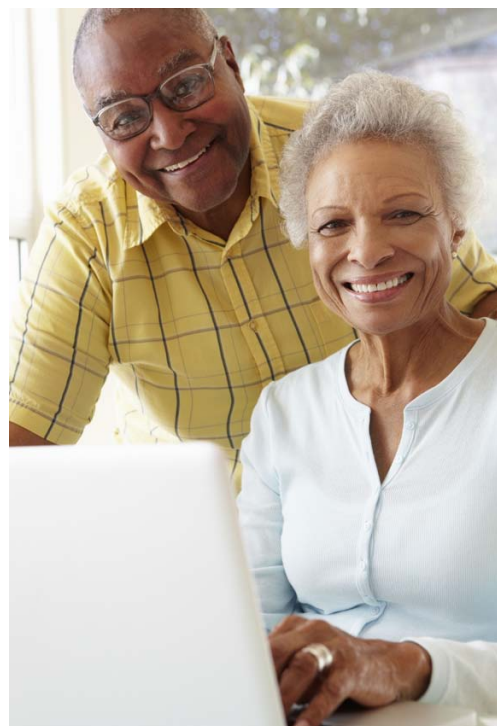
As an added bonus, Alliance will give you a Booster Bump if you choose to open a 48 or 60-month CD. You will receive an additional 5 basis points more than the rate that you would be receiving when you choose to use your bump option on all 48-month CDs.

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 visit us at any branch during our business hours.



**Open Yours Today!**

*Delivering Value, Enriching Lives*



# RATES

As of 04/02/16

## 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 3.25% 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 ..... .36% APY\*  
12 months ..... .56% APY\*  
24 months ..... .86% 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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## Say Hello to the Sprint Credit Union Member Discount

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Alliance Credit Union, you can save on your wireless data each month!

### For our Members:

- 10% discount on select regularly priced Sprint monthly service
- Valid in conjunction with other credit union and Sprint National hand set and other promotions
- Mention Corporate ID: NACUC\_ZZM

### For our Business Members:

- 15% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National hand set and other promotions
- Mention Corporate ID: NACUC\_ZDS\_ZZM

## Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) or
- Visit your nearest Sprint store

**Let them know you're a credit union member and mention the appropriate Corporate ID listed above.**

**Start saving today with the Sprint Credit Union Member Discount!**

# Sprint



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

