



*Delivering Value*  
Since 1948

JUNE 16

## Three Reasons You Need an Automatic Savings Plan

"Save money" is a timeless bit of personal finance advice, but actually doing it can be another story. If you need a way to boost your savings and stay consistent with your goals, setting up an automatic funds transfer can help.

There are two ways you might do this. You can set up a transfer from your checking to a savings or investment account at your financial institution. Another method can be having a portion of your paycheck directed into a retirement or other account by your employer, if possible. Here's a closer look into why saving this way might help you reach your goals.

### 1. No Effort Needed After Setup

Once you start automatic transfers, which might be made every week or two, you don't have to give it another thought. This can be helpful if you tend to second-guess your saving decisions, such as whether you actually need to save 5% or 10% of your income this month. This way you can avoid doubting yourself and keep the savings flowing.

### 2. Building the Habit of Spending Less than You Make

Automating the process lets your savings grow unattended. If you schedule the transfer around the time that your earnings arrive, the money for savings never really mixes with your spending funds. Over time, you may get used to living on that smaller amount too, making it easier to let your savings build.

### 3. Keeping Accounts Separate

Transferring funds this way can help you limit your spending based on what's available in your checking account. Plus, if you want to tackle multiple savings goals at once, such as putting away funds for a vacation, retirement and emergencies, these transfers can help you contribute to them consistently. You can stay organized and not have to worry about forgetting a transfer one week or losing track of your goals.

For these reasons, using automatic

transfers can empower you to save without investing much time or energy. Think about it: You can achieve a goal simply by sitting back and letting your money grow.

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## CardValet Puts You in Control of Your Debit Card & Mitigates Fraud



CardValet is ideal for members who want to proactively manage

their debit card accounts anytime, anywhere through their smart phones. CardValet allows you to turn your debit card on and off.

You can also establish transaction controls for dollar amount limits, merchant categories and geographic locations. Protect yourself from fraud by setting up alerts letting you know when your debit card is

being used. With CardValet, you can also check your account balances in real-time. Download the CardValet app today. The app is available for Apple and Android devices.

**Questions? Call us at 636-343-7005, option 0 today.**

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# RATES

As of 06/02/16

## 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 ..... .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 \$4,999 ..... .40% APY\*  
 \$5,000 to \$24,999 ..... .45% APY\*  
 \$25,000 to \$49,999 ..... .50% APY\*  
 \$50,000 to \$74,999 ..... .60% APY\*  
 \$75,000 to \$99,999 ..... .70% APY\*  
 \$100,000 and greater ..... .95% APY\*

\*APY = Annual Percentage Yield

All rates subject to change at any time.

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## Paying for College Just Got Easier!

Recognizing the need for higher education financing for its members, Alliance Credit Union now offers private student loans and private student loan consolidation through **cuStudentLoans**, a credit union managed network.

With college enrollment at an all-time high, paired with the escalating cost of tuition, cuStudentLoans provides students and families with a complimentary product to assist them with funding higher education when federal options are exhausted. The **cuScholar Private Student Loan** can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn responsible repayment habits and build their credit scores while they are still in school.

For recent college graduates currently faced with high interest private student loan debt, Alliance Credit Union

CU STUDENT LOANS



will begin offering a consolidation and refinancing solution. The **cuGrad Private Student Loan Consolidation** combines loans from multiple lenders into one easy payment to reduce the chance of a missed or late payment. This refinancing option can also potentially save thousands of dollars in student loan payments every year, allowing borrowers to put the extra money towards paying off their debt faster, or towards a major purchase such as a car or home.

**You can apply today by visiting:**  
<http://www.lendkey.com/student-loans/Alliancecu/>

**We will be closed Monday, July 4th.**



**Alliance**  
 CREDIT UNION

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

