



# Delivering Value

MAY 16

Since 1948

## 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 manages the risk by allowing you to define when, where and how your card can be used. With CardValet, you can report or restrict PIN and signature transactions performed by debit cards, enabling you to manage, track and report specific types of transactions and quickly detect unauthorized activity.

### Features & Benefits:

#### Control Spending

- **Card usage controls:** Spending limits can be established to allow transactions up to a certain dollar value and decline transactions when amounts exceed pre-defined thresholds. Transactions can also be monitored or controlled for specific merchant categories such as gas, hotel, travel, restaurants, groceries or electronic stores.

#### Fraud Protection

- **Card on/off setting:** When the card is "on," transactions are allowed in accordance with each cardholder's usage control settings. When the card is

"off," no purchases or withdrawals are approved until the card is turned back "on." This control can also be used to disable a lost or stolen card.



- **Location-based controls:** The My Location control can restrict transactions to merchants located within a certain range of each cardholder's location (using the phone's GPS); transactions requested outside of the specified range will be declined.

- **Interactive alerts:** CardValet can send a real-time alert when a card is used, when a transaction is approved, when a transaction exceeds any of the permitted use policies, or when a card

transaction has been attempted, but is declined.

#### Business Use

- Use transaction controls for merchant codes, locations and thresholds to ensure employee spending adheres to company policies.

#### Review Balances & Transactions

- You can monitor your finances anytime, anywhere by using the CardValet app.

- The CardValet app also enables cardholders to check their account balances at any time.

#### Get Started Today!

Getting started is easy. Simply download the CardValet app to their mobile devices then customize usage settings and alert preferences. CardValet is supported on Apple® iOS® and Google™ Android™-based devices and can be downloaded from the Apple and Android app stores.

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

## Conveniently Pay Your Bills Online

Online Bill Pay allows you to easily pay bills from your checking account through Virtual Branch. You can pay bills individually or set up recurring bill payments to ensure you will never be late. This means that you can relax knowing that you will never have to pay any late fees and that your credit is protected! Enroll inside Virtual Branch today!

### Why Use Online Bill Pay?

- Stores payment history in one place
- Saves time and money on postage
- Safe & secure
- Payment processes faster
- Saves paper, so it's eco-friendly



*Delivering Value, Enriching Lives*



# RATES

As of 05/02/16

## 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.

*Delivering Value, Enriching Lives*



# First-Time Homebuyer Program

Are you or someone you know looking to buy a home for the first time?

**We have just unveiled our First-Time Homebuyer Program that will get you into a home with as little as 5% down.**

With this new program, first-time homebuyers pay no lender fees and do not have the responsibility of paying hundreds of dollars each month in mortgage insurance. Our First-Time Homebuyers Program is also available for buyers who have not owned a home in three years.

## Why Choose Alliance?

We have very competitive rates with some of the lowest closing costs in the St. Louis area. We also have a dedicated Mortgage department with a knowledgeable staff of professionals who will walk you through the process and answer all your questions from start to even after you close. We also take a different approach from some of our competitors that advertise on radio and television.

We will never lure you into low down payment program that is stacked with hidden origination, application or processing fees on the backend. We want repeat customers and referrals, so we will not charge any lender fees.



**Unlike our competitors, Alliance will cover the \$595 Processing Fee, the \$27.50 Credit Report Fee (\$16.80 for individuals) and the \$14 Flood Certification.**

If you have any questions about our new First-Time Homebuyer Program or any other of our great first and second mortgage products, please call one of our Home Loan Specialists today at 636-343-7005, option 3.

**Apply online 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

