



Delivering Value

Since 1948

JULY 2016

Join Us July 30th in Fenton for our Free Community Appreciation Day

We are inviting you and your family out for a free day of food and fun at our Fenton headquarters on Saturday, July 30th from 11 am to 4 pm.

Kids activities include a huge petting zoo complete with pony rides, balloon artists, face painters, helium balloons and more. We will also be serving hotdogs, hamburgers, snow cones, popcorn and soda throughout the day.

Special Promotions:

We will also be running some special promotions for parents to take advantage of while there. We are offering two special CD rates. You can choose an 18-month CD at 1.00 APY or you

can get a higher rate of 1.50% APY on our 36-month CDs.

On the loan side, we have 60-month auto loans available at rates as low as 1.99% APR. Offer is valid on new and used auto purchases or refinances from other financial institutions. Be sure to get pre-approved. To do so, simply visit www.alliancecu.com.

If you cannot make it Saturday and would like to take advantage of our special promotions, don't worry! We will be running these promotions the entire week leading up to Saturday's big event. Simply stop by any branch between **July 25th-30th**.

Directions: Our Fenton branch is right off Highway 44 across the street from White Castle. Simply take the Bowles Avenue exit and take a right on Bowles Spur. We are the first stop on the right.



*Available while CD funds last. Rate Bump is not available on our 36-month promo CDS. **APR=Annual Percentage Rate. Offer valid on auto loans \$5,000 or more on 2009's and up. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance auto loans. Cannot combine offers.

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, or 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.



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

Take Our Online Annual Member Survey to Win \$500 Cash!

Alliance will reward one lucky member with **\$500 cash** for taking our short, online member satisfaction survey. Every member currently enrolled in Virtual Branch is eligible to complete the survey. You will be automatically entered for the cash drawing when you hit submit! **Everyone who completes the survey by August 31st will be entered.**

An electronic survey will be emailed to each Virtual Branch user **the second week of July**. To complete the survey, simply login with the same email address that you use for Virtual Branch. The email with the survey link will be waiting for you in your inbox.

If you are not currently enrolled in

Virtual Branch and want to enter the drawing, simply visit our website at www.alliancecu.com and enroll.



Please remember to visit our **Online Education Center** and have our handy, online tutorial walk you through the Virtual Branch enrollment process. Our Call Center is also available to assist you at 636-343-7005, option 0 during business hours if you have any questions about setting up your Virtual Branch account.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs and more. We thank you in advance for your input and for helping us make your credit union better.

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 allowing you to mitigate fraud.

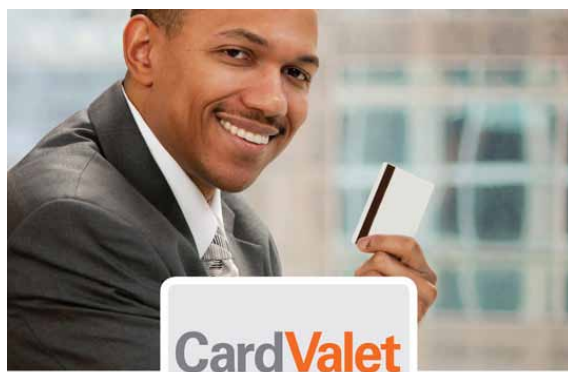
Fraud Protection

- **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.

Control Spending

- **Card usage controls:** Spending limits can be established to allow transac-

tions 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. This feature is great for businesses as well.

Review Balances & Transactions

- Monitor your finances anytime. The CardValet app enables you to check your account balances at any time.

Get Started Today!

Simply download the CardValet app and customize usage settings and alert preferences. CardValet is supported on Apple iOS and Google Android-based devices and can be downloaded from their respective app stores.

Delivering Value, Enriching Lives





Delivering Value

Meet the Newest Member of our Mortgage Staff



Eleazer Graham or "E" as he prefers to be called joined Alliance Credit Union's Mortgage Department recently as our newest mortgage loan origina-

tor. Graham is an experienced mortgage loan originator that has worked at some of St. Louis' largest financial institutions. He can put that experience to work for you when you are ready to refinance your existing home or are in the market for a new home.

What can he do for you?

- Tailors loan products that best fit your unique situation
- Walks you through the entire mortgage process
- Keeps you updated on your loan.
- Clearly communicates with your real estate agent throughout the process.
- Above all, he puts your needs first!

Popular Loan Products:

- 15 & 30-year Fixed
- Adjustable Rate Mortgages
- First-Time Homebuyers- Just 5% down!
- FHA, VA & USDA Loans

If you are looking to refinance to lower your monthly loan payment or are in the market for a new home, call "E" today to get started.

Contact Information:

Eleazer "E" Graham
egraham@alliancecu.com
Work: 636-343-7005, Option 3
Cell: 314-566-2799

First-Time Homebuyers Program: Only 5% Down

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!

Delivering Value, Enriching Lives



RATES

As of 07/02/16

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 3.50% 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 months36% APY*
12 months56% APY*
24 months86% 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 \$4,99940% APY*
\$5,000 to \$24,99945% APY*
\$25,000 to \$49,99950% APY*
\$50,000 to \$74,99960% APY*
\$75,000 to \$99,99970% APY*
\$100,000 and greater95% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.

Delivering Value, Enriching Lives



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 data 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 • talktous@alliancecu.com



Alliance

CREDIT UNION

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

Call Center

Operating Hours:
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

High Ridge ATM Only
320A Emerson Rd.
High Ridge, MO 63049

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

