



# Delivering Value

AUGUST 16

Since 1948

## Looking for a Lower House Payment?



### Why Choose Alliance?

We have very competitive rates with some of the lowest closing costs in the St. Louis area. We keep our closing costs low to gain your business and to have a competitive advantage over our competitors that spend much more on advertising. Their advertising budgets are subsidized by higher closing costs and hidden backend fees. 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 take a different approach from some of our competitors that advertise on radio and television. We will never lure you into a 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 \$28.60 Credit Report Fee and the \$14 Flood Certification. This means that you automatically save more than \$600 upfront by choosing us as your mortgage lender.**

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

**Apply online today!**

### Mobile App Enhancement:

We have optimized our online loan application inside our mobile app to make it easier to apply from your cell phone or tablet. We have also removed some fields to make it faster to complete your online loan application. This enhancement means that you can now easily apply for a loan at any time, from any where without the hassle of having to use a computer.

**Download our app today! Our app is available for iPhone and Android devices. Simply visit the iTunes App Store or Google Play and search for Alliance Credit Union.**

## Alliance Donates \$2,500 to Habitat for Humanity



Alliance Credit Union recently donated \$2,500 to Habitat for Humanity Saint Louis. The money will go towards the building of a home for a low-income family.

"We are very grateful to have the support of Alliance Credit Union in our work to build the community of St. Louis," said CEO Kimberly McKinney. "Thank you for your contribution of \$2,500 to Habitat for Humanity Saint Louis to help more hardworking, low-income people in our region to really

know what it means to have a home."

Alliance always strives to find ways to assist low-income families and individuals. We do this through product innovation that enables low-income people to secure a loan at a lower rate than predatory lenders, by making our services more accessible in low-income areas, as well as through corporate donations.

*Delivering Value, Enriching Lives*



# RATES

As of 08/02/16

## 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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## Turn Your Debit Card On & Off

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.**

## How Credit Unions Differ from Banks

Credit unions are not-for-profit financial cooperatives that are owned and operated by their members to meet their financial needs. We exist to serve our members, not to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees. Visit [www.cuna.org/Thecredituniondifference/](http://www.cuna.org/Thecredituniondifference/) or more information on the credit union difference.



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

