



Delivering Value

OCTOBER 2016

Introducing GreenPath... Your Path to Financial Freedom

Alliance Credit Union is pleased to announce the newest member benefit – GreenPath.

As a valued member of Alliance Credit Union, we are committed to serving you. And as a benefit to you, we are providing you with free access to money management and financial education services.

We have teamed up with GreenPath Financial Wellness in order to bring you GreenPath, a financial management program. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years. As a member of Alliance Credit

Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

GreenPath counselors are available Monday through Thursday 7 a.m. to 9 p.m., Friday 7 a.m. to 6 p.m. and Saturday from 8 a.m. to 5 p.m. To use

this new service, simply call **1-888-776-6735** or visit them on the web at **www.greenpath.org**.



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.





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And the Survey Says... Alliance Shares

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc.

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 95% were "satisfied" or "very satisfied" with our services and 90% said they would likely recommend us to their friends and family members.

Other Key Findings:

- 71% consider Alliance their primary financial institution
- 68% surveyed preferred accessing their accounts electronically
- 77% had a checking account
- Personalized debit cards was the most requested new service
- Having more locations was the most suggested improvement

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Credit unions listen to our members- not stockholders!

And the \$500 winner is...

As promised, Alliance has awarded one lucky member \$500 for taking their personal time to take our online survey. This year's winner is:



Longtime Jennings' member Antoinette Lorick receives her \$500 check from Assistant Branch Manager Daryl Booker.

Member Compliments... *(Thanks for the kind words!)*

- "I switched to Alliance recently and couldn't be happier. The service is top notch, the people are friendly and very helpful. I was actually shocked that there weren't more restrictions like I had at my old bank. They said no to everything. You guys says, sure. No problem. My sister referred me and then I referred my wife. I continue to refer friends and family to you because of your excellent customer service. Thank you for that. Keep up the outstanding work."
- "I have my mortgage, a car loan, and my savings account at Alliance. It has been great doing business with your institution."
- "As a member for over 40 years, you must be doing something right. I have never even considered going to another financial institution."
- "I love the personal and professional attitudes of the people at all of the branches. They have helped me get my credit on track. The service is wonderful."
- "I love that Alliance is very community focused, they treat us with respect and know our names."
- "I cannot put into words how much I like Alliance. The BEST people when dealing with any service interface, whether at the window or on the phone to Fenton."
- "I'm proud to be an Alliance Credit Union member and I'm always encouraging family and friends to join."

• "Thank you for serving the STL community! Please keep providing outstanding service and very competitive, fair lending rates for auto and home."

• "I don't compare rates against other banks. I have always been happy with the service and friendly atmosphere at the CU for 30 years and don't consider changing."



Alliance
CREDIT UNION



Delivering Value

Member Results & Answers Key Questions

"I think it would be helpful to have access to financial counseling services."

Alliance has recently enlisted the services of GreenPath Financial Wellness to assist members in need of financial counseling and assistance. You can speak with a GreenPath representative at **1-888-776-6735**.

"It would be nice to have a list of your shared branches."

Simply visit the link below to discover the locations of more than 5,000 CO-OP Shared Branches nationwide.

<https://co-opcreditunions.org/locator/>

"Bill pay is somewhat confusing and needs to be improved."

We are currently evaluating moving to a new online bill pay platform that will be more intuitive and user-friendly. Please continue to read our newsletter and to visit our website for future updates.

"I would like to be able to call in and receive my account information over the phone."

Our 24-hour Tel-A-Connect system will allow you to call in to receive balance information, history, and more! Simply call (800) 714-3319. For more information, please visit the link below.

<https://alliancecu.com/personal/convenience-services/>

"I would love to have immediate replacement of my debit card if I lose it or it is compromised."

Alliance currently does have a solution in place that expedites the time that it takes to receive a replacement debit card. We can give you a secure temporary card to access your accounts until you receive your new permanent card in the mail. Simply stop by any branch to get a temporary replacement for a lost or stolen card or if you believe that your card may have been compromised.

"It would be nice if the Hampton location had an ATM."

We have recently remodeled the interior of our Hampton Avenue branch and will be adding a deposit-taking ATM for your convenience this fall. We appreciate all of your patience during the construction!

"Why do you charge members for using Shared Branching? I can't believe this is a money losing item."

This convenience fee is similar to that of using a foreign ATM and it simply covers our cost of providing the service. As a not-for-profit financial cooperative, we only ask members to pay the cost for added convenience services that they wish to use. We always try to apply new fees as democratically as possible.



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RATES

As of 10/02/16

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*
 36 Months 1.16% APY*
 36 Months with Rate Bump Option..... 1.11% APY*
 48 Months 1.56% APY*
 48 Months with Rate Bump Option..... 1.51% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months 1.81% APY*

60 Months with Rate Bump Option..... 1.75% APY*

Includes Booster Bump: new bump rate +10 bp

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

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!

Annual Member Verification Audit:

Our auditors, CliftonLarsonAllen, are conducting a regular examination of our financial statements, which is required by federal regulations. As a part of this examination, you may be selected to confirm specific account information to our auditors. If you receive a confirmation, please follow the instructions accordingly. Contact the credit union if you have any questions.



Alliance
CREDIT UNION

636-343-7005, Option 0 • 800-541-6131

Tel-A-Connect: 800-714-3319 • Online Chat Available
www.alliancecu.com • 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

