



## Is Fall the Best Time to Buy a House?

Sometimes it's smarter to buy certain items according to the season, like sweaters near the end of winter and swimsuits in late summer. But what's the best season for buying a house?

The answer: the fall. As temperatures cool and trees shed their leaves, enough factors break in the buyer's favor to make it the No.1 season for homebuying. Here's why.

### LESS COMPETITION

Many homebuyers are families who want to minimize a move's effect on their kids' schooling. They want them to start at a new school on the first day, not midyear. And so if their spring and summer searching didn't work out, they might well wait for the next go-round. This means fewer buyers bidding on the same houses you're interested in and more negotiating power when you do.

Of course, this works both ways: Sellers might not want to uproot their families in the middle of the school year either. But while this brings housing inventory down, you might just find it easier to focus and pinpoint exactly what you really want in a home.

### SELLERS ARE MORE MOTIVATED

Spring and summer are the high



seasons for homebuying: Days are longer, the weather's nice, and open houses are well-attended. And that means sellers can sit back and be a bit choosier with offers.

But as Labor Day recedes in the rearview mirror, sellers start to wriggle in their seats. The prospect of trying to sell during the holiday season or, more likely, waiting until the next year, is dispiriting. And so these sellers can become, in a sense, settlers — willing to reduce their prices and conditions. There is some variation by region, but overall in the U.S., prices have peaked by the end of August.

Buyers can use this increased mo-

tivation to their advantage, offering less and asking for more during negotiations.

### TAXES AND DISCOUNTS

Buying a home costs a lot of money, but comes with good tax breaks as well. The IRS allows deductions for the interest you pay on your mortgage, on the premiums you might pay for mortgage insurance, on property taxes and more, including some of these that went into your closing costs. Buying a home in the fall means seeing those tax breaks sooner, the following April.

Also, much like those motivated sellers, many homebuilders discount their inventories during this time of year to help them meet year-end sales goals.

The decision to buy requires serious consideration of where you are in life, what your goals are and how much you can afford. But if you are indeed ready, buying during the fall can be a good call. Just try to find time in between football games.

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# RATES

As of 11/02/16

## 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\*  
 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 \$9,999 ..... .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

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

# CardValet

## November's Branch Closure Dates:

Veterans Day- Friday, November 11, 2016



Thanksgiving- Thursday, November 24, 2016



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 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

