



Delivering Value

DECEMBER 2016

The Simple Way To Switch Your Checking Account

ClickSWITCH: The Fast, Secure and Free Way to Switch Your Automatic Payments and Direct Deposits

Now you can easily move recurring payments and direct deposits to a new account – all with the click of a mouse. With ClickSWITCH, you can change financial institutions or move old accounts without the hassle of filling out multiple forms or wasting time contacting payees for automated payments.

Simply log into the ClickSWITCH portal, from there you can switch your existing direct deposits and automatic payments to Alliance. Account information is transferred instantly. It's fully automated and convenient, paving the way for a smooth and speedy transition to your new account.

How ClickSWITCH Works:

1. Access the switch site: <https://alliancecu.clickswitch.com> and set up your personal password.
2. Enter your user name and password.
3. Read and accept the terms of use.
4. Gather all the automated payments and direct deposit information that need to be switched to your new account.
5. Click the "Direct Deposits" tab and begin typing your direct deposit information.
6. Then click the "Automatic Payments" tab to begin typing your payment accounts.

ClickSWITCH Tools Ensure a Smooth Account Transition:

Switch Summary

View the process and details of your requested switches.

Switch Status

Track and see confirmation when your account has been switched to Alliance.

Balance Assist

Advises you on approximately how much money to keep in your old account until the switch to Alliance is complete. We suggest that you keep your old account open for 30 days to allow time for the switch to be confirmed and for checks and automated payments to clear. Get switching today!

ClickSWITCH™

60-month Auto Loan Rates as low as 1.99% APR*

The end of the year is a great time to buy a new or used vehicle. To make sure you get an even better deal, we recently lowered our 60-month auto loan rates to as low as 1.99% APR on all new and used vehicles. Lower rates means that you will have a lower monthly payment as well as more money in your pocket. We have a fast, easy and convenient loan approval process. You can even pre-qualify at anytime on our website at www.alliancecu.com. This will let you know how much car you can afford before walking into the dealership and save you time while shopping for your new vehicle.

For those looking for a longer term, we have 72-month auto loans with rates as low as 2.49% APR on all new and used vehicles.



*APR=Annual Percentage Rate. Advertised rate is based on credit worthiness & loan-to-value. Not all members may qualify for advertised rate.

 **Alliance**
CREDIT UNION

RATES

As of 12/02/16

Loan Rates

New Auto	as low as 1.99% APR*
Used Auto	as low as 1.99% APR*
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 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

All rates subject to change at any time.

Delivering Value, Enriching Lives



Skip-A-Pay: Skip Your Consumer Loan Payment

We know that the holidays can really stretch you financially. That's why we offer our Skip-A-Pay Program twice per year. You may skip one consumer loan payment every six months only (e.g., January through June and July through December).

online form that is on our website at www.alliancecu.com or stop by any branch.

We hope that this special program will make paying your bills easier when you need it most.



The processing fee to skip your monthly payment is 10% of your monthly loan payment with a \$50 maximum. To skip your monthly loan payment, complete the short,

Holiday Branch Closure Dates:

Christmas - Monday, December 26, 2016 (observed)

Wishing you and your family prosperity, joy and peace this holiday season!

New Year's Day - Monday, January 2, 2017 (observed)



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

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

