



# Delivering Value

JAN. 2017

## Check Your Credit Score for Free Inside Virtual Branch

We're excited to introduce free credit scores for members within Virtual Branch! The new service is called "Credit Sense" and is powered by SavvyMoney.

### About Credit Sense:

- It's free!
- It's a "soft pull" on your credit report and does not affect your score
- Up to 4 scores per Virtual Branch login may be obtained (you, spouse, children, etc.)

### Where do I find it in Virtual Branch?

There are two places in Virtual Branch where you can access your Credit

Sense credit score. Look for the icon on the top right of Virtual Branch once you log in. It is also available under the "Self-Service" tab.

### Additional Benefits:

- You can find out how much you can save by refinancing with pre-qualified offers from Alliance that are based on your current credit score.
- Highlights other Alliance deposit products that will save you money.
- You can read articles and view videos for tips about improving your credit score.

**Get Your Free Credit Score Today!**



## 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.

As a member of Alliance Credit Union, of you can take advantage of the GreenPath program, a free financial education and counseling program that will put you on the path towards financial freedom today. 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**.



*Delivering Value, Enriching Lives*





# Delivering Value

## Automatically Save Year-Round for Holiday Expenses!



Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today.

This account allows you to save cash for all the expenses that come with the holiday season. **When you automate**

**your savings with payroll deduction or automated transfers from another account, building your balance is easy.** And your funds, plus interest, can be automatically transferred to your checking account in October—just in time for the holidays!

Open a Holiday Savings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning **.11% APY** once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

For added convenience and flexibility, you can make one withdrawal per

month without penalty if you need to do so. And, your money is secure — it's federally insured by the NCUA.

### Questions about opening your Holiday Club Account?

Call us at 636-343-7005, option 0 or visit any branch to open your Holiday Club Savings Account today!

*When it's time to shop, your Alliance Holiday Club Account will have the cash!*

## 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.

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*Delivering Value*

## 2017 College Scholarship Applications Now Available Alliance will Award Five \$1,000 College Scholarships!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security throughout their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$70,000 to many college students over the last 19 years.

As part of our continuing support of higher education, applications for our annual scholarship program are now

available. For a copy of the 2017 ap-



plication, please visit any branch or download and print it from your home computer at the web address below:  
<https://alliancecu.com/personal/convenience-services/scholarship-program/>

### Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2017

Winners will be notified in early March and will be honored at the Annual Membership Meeting on Wednesday, March 16, 2017. Questions? Please call us at (636) 343-7005, option 0 or email us at [talktous@alliancecu.com](mailto:talktous@alliancecu.com).

## Members Save Big with the Sprint Credit Union Member Discount Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

### Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line

### Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

**Make the switch today and save with the  
Sprint Credit Union Member Cash Rewards!**



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# RATES

As of 1/02/17

## 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](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

All rates subject to change at any time.

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# Privacy Policy Notice:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed in 2017, and you may review our policy and practices with respect to your personal information at [www.alliancecu.com/privacy-policy/](http://www.alliancecu.com/privacy-policy/) or we will mail you a free copy upon request if you call **636-343-7005, option 0**.

## Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and CO-OP debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

## Branch Holiday Closure

Alliance Credit Union will be closed on Monday, January 16th to observe Martin Luther King Day.



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

