



Delivering Value

FEBRUARY 2017

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 since the program's inception in 1993.

As part of our continuing support of higher education, applications for our



Applications due February 24th!

annual scholarship program are now available. For a copy of the 2017 application, 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 2017/18

Winners will be notified in early March and will be honored at the Annual Membership Meeting on Wednesday, March 29, 2017. Questions? Please call us at **(636) 343-7005, option 0** or email us at talktous@alliancecu.com. Thanks for applying!

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!



Delivering Value, Enriching Lives



RATES

As of 02/02/17

Loan Rates

New Autoas low as 2.24% APR*
 Used Autoas low as 2.24% APR*
 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..... 1.76% 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

All rates subject to change at any time.

Delivering Value, Enriching Lives



Added Loan Protection Products from Alliance

Alliance has several low-cost insurance products that can be added on to your loan to ensure that you are covered when you need it most.

Credit Life & Credit Disability:

You can't predict or prevent a debilitating or life-threatening event. But you can prepare for it. That's what Credit Life and Credit Disability Insurance is all about: helping to protect our members and their families during times of disability or death.

Guaranteed Auto Protection(GAP):

Guaranteed Auto Protection (GAP) covers that gap between the amount your car is worth and the amount you still owe in the event that your car is totaled or stolen and unrecovered. GAP supplements, but does not replace, your primary auto insurance coverage.

Mechanical Breakdown Insurance (MBI):



Vehicles break down once in a while. It's worse when they break down just after your factory warranty expires. If you have MBI, any out-of-pocket expenses for major repairs (like your transmission) are covered.

For more information on these products or to add them on to your loan, call us today at 636-343-7005, option 0 or visit the link below on our website.

<https://alliancecu.com/education-center/insurance/>

Branch Holiday Closure

Alliance Credit Union will be closed on Monday, February 20th to observe Presidents Day.



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

