



# Delivering Value

MARCH 2017

## 60-Month New & Used Auto Loans as low as 2.49% APR\*

Alliance Credit Union's low-rate auto loans could save you a lot of money over the life of your loan. With rates **as low as 2.49% APR\* on 60-month terms**, you will be able to have a lower monthly payment when you purchase or refinance your vehicle.

### Get Pre-Approved Today!

When you're ready to buy your next vehicle, visit our website at **www.alliancecu.com** and fill out our easy online application for early pre-approval. It takes less than five minutes and your application could be approved instantly!

Buying a car is a big purchase. Getting pre-approved allows you to focus on finding the perfect vehicle for you and removes the pressure of negotiating financing contracts.

**Don't forget that you will earn \$100 for refinancing your vehicle with us from another financial institution!**

### First-Time Car Buyer Program



Alliance understands that not everybody has been working long enough to establish their credit history, yet they still need a reliable car to drive to work. That's why we created our First-Time Car Buyer Program!

Our program will allow you to qualify for a vehicle loan when other lenders would deny you the loan or make you have a co-signer.

**No co-signer is required with our program!**

### How Do I Know if I Qualify?

To qualify, you simply need to have a minimum monthly income of \$1,500 and be employed at the same job for at least six months with no history of delinquent payments. Once you get approved, you can purchase any vehicle that is 10 years old or less that costs up to \$15,000.

We have rates as low as **9.99% APR\*** for this program. Get pre-approved today by completing our online loan application at **www.alliancecu.com**. You may also apply in person at any of our six branch offices. Simply bring a valid driver's license and a copy of your last two most recent pay stubs.

If you have any questions about our First-Time Car Buyer Program, please call us at **636-343-7005, option 0**. You can also chat with us online during regular business hours.

\*APR= Annual Percentage Rate. Rates, terms & conditions subject to change. Subject to credit approval. Not all members will qualify for advertised rate.

## File Your Taxes with TurboTax Inside Online Banking!

Alliance members can now prepare, print and e-file simple federal tax returns FREE with TurboTax® Federal Free Edition. As an added advantage, **you can instruct the IRS to deposit your refund directly into your Alliance checking account**. No waiting for the check in the mail!

At the end of the online tax return form, you'll find a place to add our routing number (**281081505**) and

your account number to direct the IRS to deposit your refund electronically as soon as the agency approves your return. It's that easy!

Get started with TurboTax today by clicking on the TurboTax logo on the top lefthand corner on your Virtual Branch logon screen! This will take you to our co-branded site that has our logo under the TurboTax logo.

**Get your fastest possible tax refund!**



*Delivering Value, Enriching Lives*



# RATES

As of 03/02/17

## Loan Rates

New Auto .....	as low as 2.49% APR*
Used Auto .....	as low as 2.49% 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 .....	.41% APY*
12 Months .....	.61% APY*
24 Months .....	.91% APY*
36 Months .....	1.26% APY*
36 Months with Rate Bump Option.....	1.16% APY*
48 Months .....	1.66% APY*
48 Months with Rate Bump Option.....	1.56% APY*
<b>Includes Booster Bump: new bump rate +5 bp</b>	
60 Months .....	1.91% APY*
60 Months with Rate Bump Option.....	1.81% APY*
<b>Includes Booster Bump: new bump rate +10 bp</b>	

### 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*



## 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!



**Wednesday, March 29th**  
**Dave & Buster's**  
**13857 Riverport Drive**  
**St. Louis, MO 63043**

**Dinner & drinks served at 6 pm**  
**Meeting begins at 7 pm**

**Gaming, billiards & drinks from**  
**7:30 pm to 9 pm**

**Please call 636-343-7005, ext. 1124 to RSVP by**  
**Wednesday, March 22nd.**  
**College scholarships will be awarded!**

**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

