



Delivering Value

APRIL 2017

Notice to All Bill Pay Users:

Alliance Credit Union is switching to an alternative bill payer platform that will provide you with a more modern, user-friendly experience. To perform this upgrade, Bill Pay service will be **unavailable the afternoon of April 4th until April 6th.**

To avoid any payment interruptions, please ensure all your payments that are due between April 6th-April 13th are set up and processed by April 2nd. If you do not reschedule your bills due that week by April 2nd, your payment may be late. Please note that it will eventually be paid though.

Once migration is complete, you will not be required to reenter your payees or re-enroll into bill pay. We apologize for any inconvenience. Please call us at 636-343-7005, option 0 with any questions or concerns as we want to make this transition as smooth as possible for you.

Upgrade to our Online Bill Pay Platform Coming in Early April

Alliance Credit Union wanted to take this opportunity to let you know that your bill pay platform will soon be upgraded to a more modern, user-friendly platform! Our Annual Membership Survey results revealed that this was a necessary improvement to ensure we were meeting our members' service expectations. We believe we have located the best bill pay product for you and your bill payment needs.

With our improved bill pay platform, you'll have access to these great features:

- **Search for vendors.** Add new vendors simply by typing in the company name. If a match is found in the database, the vendor's information will be added automatically. No more hunting down mailing addresses! Simply enter your account number and add your bills to be paid.
- **Schedule payments by the due date.**

The product allows you to enter the date you would like your vendor to receive your payment, and we take care of getting it there on time!

- **Keep your money with you.** Your money will remain in your bank account until the day you select the payment be made to your vendor.
- **Set up reminders.** Never make a late payment again! When you set up reminders, you'll receive a message telling you when your payment is due.
- **Pay from multiple checking accounts.** Choose which checking account to pay your bills from.
- **Make recurring payments.** Eliminate the hassle of paying your monthly bills by setting up recurring payments. This is a great option for payments that don't change from month to month - such as your car payment or mortgage.
- **See it all at a glance!** The Payment Center lets you make payments and



view pending payments, recent payments, and bill reminders all on the same screen.

We anticipate the migration to the new platform to occur in the first week of April. Please check our website, your Virtual Branch email, and your personal email for any updates or status changes. We want to make this transition a positive one for you!

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Delivering Value

Take the Free Way with our Free Checking Account

No monthly fees and no monthly minimum balance to worry about!

Nationally, banks have been raising fees or imposing new ones on services their customers were accustomed to getting for free - primarily free checking and the ability to use their debit cards. You don't have to worry about that happening at Alliance Credit Union. Our free checking account and debit cards remains unchanged!

- Unlimited FREE check writing
- FREE Online Banking and Bill Pay
- FREE E-Statements
- FREE Mobile Banking with iPhone & Android apps. Mobile Check Deposit included!
- FREE Visa Debit Card for qualified members
- Surcharge-FREE ATM access at more than 28,000 CO-OP ATMs



Why it's called FREE:

- FREE of minimum balance requirements
- FREE of monthly service fees!

To open yours today, simply stop by any branch or click the "Open an Account" link at the top of our homepage at www.alliancecu.com.

Questions? Call us today at 636-343-7005, option 0 or simply chat with us during business hours from our homepage.

GreenPath is Your Path to Financial Freedom



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.

sure-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.

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

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 foreclo-

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 <http://greenpath-alliancecu.com>.



GreenPath[™]
financial wellness

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Delivering Value

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 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!

File your taxes with TurboTax!



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!

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!

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!

IRA Withholding Notice:

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

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RATES

As of 4/02/17

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 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*
Includes Booster Bump: new bump rate +5 bp	
60 Months	1.91% APY*
60 Months with Rate Bump Option.....	1.81% 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



Our Hampton Branch Now has an ATM

Many members reported on last year's Annual Membership Survey that they would like to have an ATM at our Hampton branch. Alliance is happy to report that we were listening and we have recently installed a walk-up ATM that is available to all members 24/7.



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 or 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!

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 24/7 ATM
 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

