

# Delivering May 2017

### 2017 College Scholarship Awarded at 69th Annual Meeting

Alliance Credit Union awarded \$1,000 to five Dennis J. Sommer Scholarship for Excellence in Education recipients at its 69th Annual Meeting on March 29, 2017.

Scholarship recipients were selected on their ability to write an essay highlighting how they would change their community in a positive way. Academic achievements, community involvement, and financial need were also considered in the selection process.

Since its 1997 inception, Alliance's scholarship program has awarded more than \$75,000 to students.



2017 Winners (from left to right): VP of Human Resources Frank Evans, Kiernan Donahue, Zachary Hisler, Lindsey Peters, Devin Jamison, and CEO Tim Stephens. Scholarship winner Shelby Damron is not pictured.

"It is inspiring to learn about the dedication, hard work, and volunteer efforts of these deserving students," said Alliance CEO Tim Stephens. "We had many worthy applicants and we are proud to honor the winners at our Annual Meeting each year."

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as either a fulltime college student or a high school student that will be a full-time college student in the following year.

To apply next year, simply download our 2018 online scholarship application that will be available on our website in December 2017. You may also pick one up at any branch.

## Get Your Free Credit Score at NerdWallet!



### What's your credit score? Find out for free.

Your credit score shouldn't be a mystery. That's why Alliance Credit Union has teamed up with NerdWallet to bring you a free weekly credit score, detailed credit report and credit monitoring. Sign up for free under the "Education Center" tab on our website at www.alliancecu.com.

### Why should you think about your credit score? More money in your pocket

A higher score can mean lower interest rates on a home mortgage, car loan or credit card. And the less you pay in interest, the more you save, helping you reach your financial goals faster.

### Reach your financial goals

Every financial action can impact your score — and your life. NerdWallet's personalized tips make it easy to make smart financial decisions by teaching you what matters most, like paying bills on time and keeping your credit card charges low.

### Be ready when you want to make a major financial decision

Applying soon for a credit card or loan? How about insurance or a new rental? Your credit score can affect your ability to qualify or get a low rate. Know where you stand so you can fix errors or polish your profile before you apply.

### **Get your free score via Alliance Credit Union and NerdWallet**

Sign up now to access your free credit score safely and securely with no impact on your credit rating and no credit card required. Get your free credit score today!

© Copyright 2017 NerdWallet, Inc. All Rights Reserved.

Delivering Value, Enriching



### RATES

As of 5/02/17

## Delivering Value, Enriching Lives



### **Loan Rates**

New Autoas	low	as	2.49%	APR*
Used Autoas	low	as	2.49%	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 Months
12 Months
24 Months
36 Months 1.31% APY*
36 Months with Rate Bump Option 1.21% APY*
48 Months 1.71% APY*
48 Months with Rate Bump Option 1.61% APY*
Includes Booster Bump: new bump rate +5 bp
60 Months 1.96% APY*
60 Months with Rate Bump Option 1.85% APY*
Includes Booster Bump: new bump rate +10 bp

### Daily Investment Fund

\$2,500 to \$9,999	.21% 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*
¢= 000 , ¢04 000	450/ 4DV/*

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.

## **Alliance Makes \$2,500 Donation**

Alliance Credit Union donated \$2,500 to become a Counselor-Level Sponsor to Sherwood Forest, which is a youth development organization directly impacting young people from low-income communities throughout the St. Louis area. This donation will help support the salary of a summer staff member at its campgrounds.

#### **About Sherwood Forest:**

Since 1937, Sherwood Forest has supported more than 30,000 young people to discover the best in themselves as they grow up to do good in the world. More than 300 kids annually in 1st through 9th grades build skills in teamwork, independence, responsibility, self-confidence, and problem-solving through a year-round program that includes a residential summer camp experience.

Sherwood Forest combines traditional outdoor learning opportunities with evidence-based programing to cre-



### SHERWOOD FOREST

ate an environment of learning and self-discovery like no other. Kids participate in award-winning Library and Reading programs, experience Creative and Performing Arts, and explore the natural environment through backpacking and canoeing.

Sherwood Forest is unique in its ability to establish and maintain truly long-term relationships with youth and their families that stretch from first grade all the way through college graduation.

To make an online donation or to learn more about Sherwood Forest, visit **www.sherwoodforeststl.org.** 

We will be closed on Monday, May 29th to observe Memorial Day. Have a safe holiday!





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 ar

Mon. - Fri. 8:30 am - 5:30 pm Saturday 8:30 am - 12:30 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

Tel-A-Connect: 800 -714-3319 • Online Chat Available www.alliancecu.com • talktous@alliancecu.com

Office Hours:

636-343-7005, Option 0 • 800-541-6131

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





Operating Hours: Mon. - Fri. 8:30 am - 5:30 pm

