



# Delivering Value

JUNE 2017

## Quicken & QuickBooks Now Available Inside Virtual Branch

Members now have the ability to download their account information from Virtual Branch and into two of the most widely used financial management tools- Quicken and QuickBooks! Both software programs were developed by Intuit, which is the maker of TurboTax.

### About Quicken:

Quicken is a desktop financial management program that is perfect for individuals, families, and smaller-sized businesses. Quicken tracks your account balances, transactions, investments, personal budgeting, loans, and any other part of your personal financial life. Members must first purchase a copy of the Quicken software to be able to download their

Alliance account information into it from Virtual Branch. There are different Quicken software packages to choose from depending on your needs. The latest Quicken Starter Edition costs around \$30 and is available at [www.quicken.com](http://www.quicken.com). **Quicken**

### About QuickBooks:

QuickBooks is a full-featured business and financial management suite complete with tools for accounting, inventory, payroll, tax filing, invoicing, bank account tracking and reconciliation, expense management, budgeting, payment processing, and accounts receivable and accounts payable management. If you run a small-to medium-sized business and want to ensure you can track all financial

information and create reports summarizing all aspects of your business, QuickBooks will meet your expectations. QuickBooks is available in several packages with online versions offered for a monthly fee as well as QuickBooks Pro 2017, which is installed on your desktop. Please visit [www.quickbooks.com](http://www.quickbooks.com) for more information.



On our annual survey, members have requested that we add this functionality to our online services and we have listened. To download into Quicken or QuickBooks from Virtual Branch, simply click the "Export Transactions" link. Please let us know if you have any questions at 636-343-7005, option 0.

## Online Video Teaches You Everything About New Bill Pay

Our bill pay service has been 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.

To learn everything you need to know about this new platform, simply watch the online tutorial video located on our website under the "Education Center" tab at [www.alliancecu.com](http://www.alliancecu.com).

*Delivering Value, Enriching Lives*



# RATES

As of 6/02/17

## 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 .....	.46% APY*
12 Months .....	.66% APY*
24 Months .....	1.01% APY*
36 Months .....	1.36% APY*
36 Months with Rate Bump Option.....	1.26% APY*
48 Months .....	1.76% APY*
48 Months with Rate Bump Option.....	1.66% APY*
<b>Includes Booster Bump: new bump rate +5 bp</b>	
60 Months .....	2.01% APY*
60 Months with Rate Bump Option.....	1.91% APY*
<b>Includes Booster Bump: new bump rate +10 bp</b>	

### 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*
\$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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## Download our Free Mobile App Today!

Alliance has an app available for iPhone and Android devices. You can securely access your accounts anytime from your mobile device to check account balances, transaction history, pay bills and more.

Mobile Check Deposit is also included in both apps, so you can deposit your checks from home simply by taking a picture of the check with your mobile device or tablet. Our system will text you notices throughout the process until your check has cleared.

### Safe and Secure

Our mobile applications use security protocols similar to Virtual Branch. No account or login information is

stored on your mobile device and an inactivity-logout feature is in place. You are also required to authenticate yourself on each mobile device in the same manner that Virtual Branch requires. All communication between your mobile device and the mobile banking server is encrypted as well.

### To Download:

Simply visit the Apple App Store (for iPhone®, iPad® or iPod touch® devices) or Google Play (for Android™ devices) and search for the Alliance Credit Union app. Then, download the appropriate app for your device, log in using your Online Banking User ID and password, and follow the prompts. It's fast and easy!

## Turn Your Debit Card On & Off

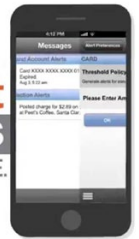
CardValet is ideal for members who want to proactively manage their debit card accounts anytime, anywhere through their smart phones. CardValet allows you to physically turn your debit card on and off.

You can also establish transaction controls for dollar amount limits, merchant categories, and geographic locations. Protect yourself from fraud by setting up alerts letting you know when your debit card is being used.

With CardValet, you can also manage and review your kids' card usage and check your personal account balances in real-time.

Download the CardValet app today! The app is available for Apple and Android devices. Questions? Call us at 636-343-7005, option 0 today.

**CardValet**  
**ALERTS**  
YOU'RE IN CHARGE.



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

### Call Center

**Operating Hours:**  
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

**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

**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

**St. Louis 24/7 ATM**  
515 Olive St., STE #104  
St. Louis, MO 63101

**Office Hours:**  
Mon. - Fri. 9 am - 5:30 pm  
Saturday Closed

