



# Delivering Value

JULY 2017

## Alliance Merges Arch Community Credit Union

Alliance Credit Union has merged Arch Community Credit Union. All Alliance members will now have full access to the former Arch Community Credit Union location in downtown St. Louis, located at 515 Olive Street, Suite 104 near Starbucks. Please note that this location is closed on Saturday.

This merger also gives more than 2,100 Arch Community Credit Union members access to a broader depth of products and services, an improved online experience, as well as access to six other Alliance Credit Union locations.

Arch Community Credit Union selected us as its merger partner due to our

financial strength and stability, as well as our ability to provide its members with expanded access to products and services, improved electronic services, and six more locations to visit.

### Benefits to former Arch members:

- Bill pay is now free with no monthly fee!
- Access to free mobile apps for iPhone & Android users that includes Mobile Check Deposit.
- Access to six other locations, including a second St. Louis City branch located at 5011 Hampton Avenue.
- Access to a full service mortgage department that offers fixed- and adjustable-rate loan products with some of the lowest closing costs in town.

**Questions?** Call us today at 636-343-7005, ext. 2000 or chat live with a Call Center Representative during regular business hours. Live Chat is located at the top right of our website!



## 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

**Quicken**

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).

### 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.

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## Apple Pay, Android Pay, Samsung Pay Coming Soon

This summer, Alliance will be adding the ability for you to pay for your in-store transactions with your smartphone with one of three digital wallet platforms: Apple Pay, Android Pay, and Samsung Pay. Below are some benefits to motivate you to use a digital wallet.

### Convenience

With digital wallets, you can complete a transaction in seconds simply by waving or tapping your smartphone at the checkout terminal. This also means that you will no longer have to dig in your purse or wallet for the right card.

### Secure Transactions

When you complete a transaction



using your digital wallet, your name, debit card number and security code stay private since you do not give your physical card to anyone. Your debit card numbers are not shared with retailers. The retailer receives only a transaction-specific code to process your payment, which can only be used

once. This means that you are better protected against fraud and card breaches.

### Download the App

Each digital wallet will require you to download the app that works on your individual device, although Samsung Pay comes pre-installed on newer Galaxy smartphones that come equipped with fingerprint scanners. Simply set up your Alliance debit card as your top payment card to set it as the default card.

### Questions about digital wallets?

Call a call center representative today at 636- 343-7005, option 0 or simply chat with us during business hours from our homepage.

## Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. Every member currently enrolled in Virtual Branch is eligible to complete the survey. You will be automatically entered for the cash drawing when you complete the survey by submitting your answers! Everyone who completes the survey by **August 31st** will be entered.

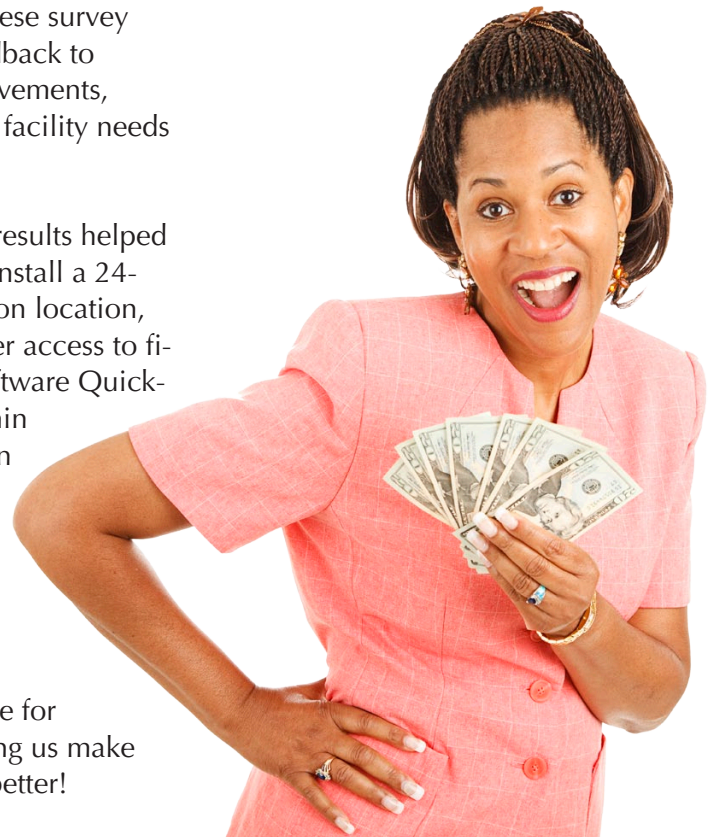
An electronic survey will be emailed to each Virtual Branch user's personal email account within the second week of July. To complete the survey, simply login with the same email address that you use for Virtual Branch. The email with the survey link will be waiting for you in your inbox.

Alliance's management team and

board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs and more.

For example, last year's results helped management decide to install a 24-hour ATM at our Hampton location, as well as to add member access to financial management software Quicken and Quickbooks within online banking. based on your feedback, we will also be adding digital wallets (Apple Pay, Android Pay, and Samsung Pay) later this year.

We thank you in advance for your input and for helping us make your credit union even better!



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*Delivering Value*

# Take the Free Way with Free Checking

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. You don't have to worry about that happening at Alliance Credit Union. Our free checking account remains unchanged!

## Why it's called Free Checking:

- FREE of minimum balance requirements
- FREE of monthly service fees!
- FREE unlimited check writing
- FREE Online Banking & 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

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](http://www.alliancecu.com) to apply online.

Alliance has also made it easy to switch your checking account from another financial institution. Click-SWITCH is the fast, secure and free way to switch your automatic payments & direct deposits! Move your money to Alliance online by visiting <https://alliancecu.com/switching-made-easy/>.

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

## Get a \$100 Cash Reward for Every New Line You Switch to Sprint

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](http://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!**

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# RATES

As of 7/02/17

## 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 4.00% 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*

Includes Booster Bump: new bump rate +5 bp

60 Months .....	2.01% APY*
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60 Months with Rate Bump Option.....	1.91% APY*
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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*
\$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*

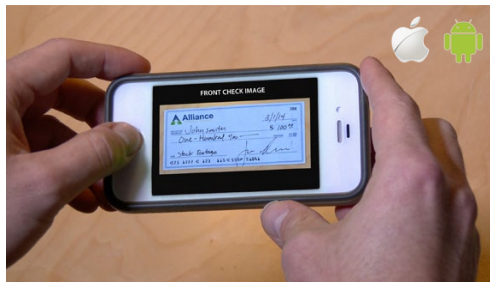
\*APY = Annual Percentage Yield

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!

## We will be closed Tuesday, July 4th.



**Alliance**  
CREDIT UNION

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

**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

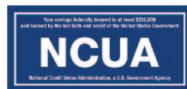
**Office Hours:**  
Mon. - Fri. 9 am - 5:30 pm  
Saturday 9 am - noon

**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



**High Ridge ATM Only**  
320A Emerson Rd.  
High Ridge, MO 63049

