



# Delivering Value

SEPTEMBER 2017

## Changes to Our Best Interest Checking Account

Our Best Interest Checking account allows you to earn **1.75% APY\* monthly on the first \$10,000** by meeting four simple criteria that you may already be doing. We did change one qualification (highlighted in red) to make it easier for members to qualify!

### Your Monthly Qualifications:

- Have at least 25 debit card transactions post and settle
- Have at least one direct deposit post and settle
- **Pay three bills with Bill Pay or recurring ACH, combined per month**
- Enroll in e-statements

### What if I do not meet the monthly qualifications?

This account simply defaults to a free-

checking account that earns 0.15% APY interest with no monthly fees or minimum balance requirements. You can always get right back earning 1.75% APY the next month you qualify.

### What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

### Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

### Questions about the new changes?

Please call us at 636-343-7005, option 0, or stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at **www.alliancecu.com**.



\*Qualifying accounts earn 1.75% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. **Any Alliance ACH is excluded for bill pay qualification purposes.** Interest and APY subject to change at our discretion.

## 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!**

*Delivering Value, Enriching Lives*



# RATES

As of 9/02/17

## 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 4.25% 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 ..... .71% APY\*  
 24 Months ..... 1.06% APY\*  
 36 Months ..... 1.41% APY\*  
 36 Months with Rate Bump Option..... 1.31% 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\*

60 Months with Rate Bump Option..... 1.91% 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\*  
 \$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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## Digital Wallets Now Available



Members now have the ability to pay for their in-store transactions with their 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.



**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

**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. 7:30 am - 4:00 pm  
Saturday Closed

### 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

