



# Delivering Value

OCTOBER 2017

## And the Survey Says....

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. This year's online survey had a 13% response rate and was completed by nearly 1,000 members.

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 95% were "satisfied" or "very satisfied" with our services and 91% said they would likely recommend us to their friends and family members. 54% of respondents stated that they have downloaded our free mobile app and 56% were aware that Alliance offered shared branching.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members-not stockholders!



### Other Key Findings:

- 66% consider Alliance their primary financial institution
- 61% surveyed preferred accessing their accounts electronically
- 71% had a checking account
- Service was the primary reason members use Alliance
- 90% were satisfied with their transaction times
- Personalized debit cards was the most requested new service
- Having more locations was the most suggested improvement

## Member Sentiments:

"Alliance came by my business during the Ferguson riots and offered me a loan. SO GRATEFUL!"

"I have been a member of Alliance Credit Union I believe since the 1980s. I have always been treated honestly, promptly and professionally and appreciate your friendliness! Thank you for always being there for me!"

"I was told I couldn't open an account at other banks due to a negative mark from a previous account. After review at Alliance, they explained that it was a mistake and they would love to have me."

"I love the loan department, home and auto! They have always made the process so easy and quick. It is always a stress free process!"

"I prefer credit unions over banks."

"I've been a member for many years I love the service I receive. I like the fact that I am known by name even after moving away for 7 years. I have very strong feelings about this credit union."

"You gave me a fresh start!"

"We love the personal touch we get. Everyone knows us and calls us by our names when we come in. Everyone is super friendly!"

*Delivering Value, Enriching Lives*



# RATES

As of 10/02/17

## 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*
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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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## Sprint Offer: \$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](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!**



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)



**Alliance**  
CREDIT UNION

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

