



Delivering Value

NOVEMBER 2017

Introducing Our New Money Market Account

If you hold a high balance in a traditional savings account, then your money may not be working as hard for you as it could be each month.

An Alliance Money Market Account earns better dividends than our traditional savings account, and gives you the flexibility to access your funds (withdrawals or transfers) up to six times during any monthly statement period without the fear of tying your money up into a CD. The freedom to access your funds makes this account a good option for your emergency savings fund.

Your funds will earn better rates since they are directly tied to Fed Funds,

instead of being adjusted to the market.** Plus, the tiered-rate structure of this account means that you will earn a higher return by investing more money into your account.

Money Market Rates

\$10,000 to \$24,999 .....	.68% APY*
\$25,000 to \$49,999 .....	.75% APY*
\$50,000 to \$74,999 .....	.81% APY*
\$75,000, to \$99,999 .....	.87% APY*
\$100,000 and greater .....	.93% APY*

*APY = Annual Percentage Rate. Your interest rate and annual percentage rate yield are calculated based on the US Fed Funds Rate and may change monthly. At our discretion, we may change the interest rate on your account on any given day; however, your interest rate will not be lower than the interest rates shown above for the current month.

**Compounding and crediting: For this account type, the interest period is monthly. Interest will be compounded monthly and credited to your account monthly. You will not receive accrued interest on a zero balance or if the account is closed before the interest is credited.



Open yours today at your nearest branch office! Questions? Call us today at 636-343-7005, option 0 our chat with us during business hours at www.alliancecu.com.

Automatically Save Year-Round for Holiday Expenses!



Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today.

This account allows you to save cash for all the expenses that come with the holiday season. **When you automate**

your savings with payroll deduction or automated transfers from another account, building your balance is easy. And your funds, plus interest, can be automatically transferred to your checking account in October—just in time for the holidays!

Open a Holiday Club Savings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning **.16% APY** once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

For added convenience and flexibility, you can make one withdrawal per

month without penalty if you need to do so. And, your money is secure — it's federally insured by the NCUA.

Questions about opening your Holiday Club Account?

Call us at 636-343-7005, option 0 or visit any branch to open your Holiday Club Savings Account today!

***When it's time to shop,
your Alliance Holiday
Club Account will have
the cash!***

Delivering Value, Enriching Lives



RATES

As of 11/02/17

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 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	

Money Market

\$10,000 to \$24,999 .....	.68% APY*
\$25,000 to \$49,999 .....	.75% APY*
\$50,000 to \$74,999 .....	.81% APY*
\$75,000 to \$99,999 .....	.87% APY*
\$100,000 and greater .....	.93% 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 greater95% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.

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Donate Coats to Warners' Warm-Up Nov. 1-14



Alliance Credit Union once again teams up with the **Kurt Warner First Things First Foundation** for its annual Warners' Warm-Up Coat Drive. Please drop off your new or gently-used coats at your local branch through **November 1st-14th, 2017**. Collection boxes will be conveniently located in the lobby. Cash donations to purchase new coats will also be accepted. The donated coats will be distributed to schools, homeless shelters and other social service agencies throughout the bi-state region. For more information, go to kurtwarner.org. Thank you for keeping your neighbors warm this winter!

Holiday Hours

Alliance will be closed or have limited hours on the holidays listed below.

November 11, 2017
November 23, 2017
December 25, 2017
January 1, 2018

Veterans Day
Thanksgiving Day
Christmas Day
New Year's Day



636-343-7005, Option 0 • 800-541-6131

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

