



Delivering Value

DECEMBER 2017

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! You can also talk to us via chat during our normal business hours.

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



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 or chat with us during business hours at **www.alliancecu.com**.

Delivering Value, Enriching Lives



RATES

As of 12/02/17

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 | .51% APY* |
| 12 Months | .76% APY* |
| 24 Months | 1.11% APY* |
| 36 Months | 1.46% APY* |
| 36 Months with Rate Bump Option..... | 1.36% 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 greater | .95% APY* |

*APY = Annual Percentage Yield
All rates subject to change at any time.

Delivering Value, Enriching Lives



College Scholarship Application Available in January

Applications will be available Friday, January 5th!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$75,000 to many college students over the last 20 years.

As part of our continuing support of higher education, applications for our annual scholarship program will be available Friday, January 5th, at any branch or available to download from our website at www.alliancecu.com/Scholarship.html

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2018

Applications are due by Friday, February 23, 2018.

Winners will be notified in early March and will be honored at the Annual Membership Meeting on Wednesday, March 28, 2018. Questions? Please call us at **(636) 343-7005, option 0** or email us at talktous@alliancecu.com.

Holiday Branch Closure Dates:

Alliance will be closed on the holidays listed below.

December 25, 2017
January 1, 2018

Christmas Day
New Year's Day

Happy Holidays to all of our members this season!



Alliance
CREDIT UNION

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

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

