



Delivering Value

JANUARY 2018

Check Your Credit Score for Free with Credit Sense

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 access Credit Sense?

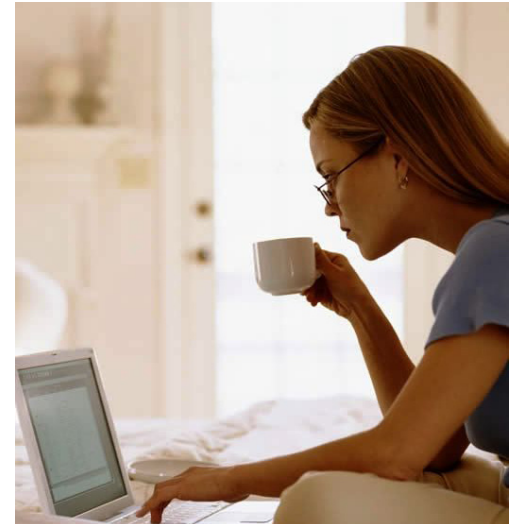
There are three places in Virtual Branch where you can access your Credit Sense credit score. Look for the

icon on the top right of Virtual Branch once you log in. It is also available under the "Self-Service" tab and inside our mobile app.

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!



Questions? Call us today at 636-343-7005, option 0 or chat with us online during business hours.

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 \$24,99968% APY*
\$25,000 to \$49,99975% APY*
\$50,000 to \$74,99981% APY*
\$75,000, to \$99,99987% APY*
\$100,000 and greater93% 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





Delivering Value

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 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!

CardValet Puts You in Control of Your Debit Card & Mitigates Fraud

CardValet is ideal for members who want to proactively manage their debit card accounts anytime, anywhere through their smart phones. CardValet allows you to turn your debit card on and off allowing you to mitigate fraud.

Fraud Protection

- **Card on/off setting:** When the card is "on," transactions are allowed in accordance with each cardholder's usage control settings. When the card is "off," no purchases or withdrawals are approved until the card is turned back "on." This control can also be used to disable a lost or stolen card.

- **Location-based controls:** The My Location control can restrict transactions to merchants located within a certain range of each cardholder's location (using the phone's GPS); transactions requested outside of the

specified range will be declined.

- **Interactive alerts:** CardValet can send a real-time alert when a card is



used, when a transaction is approved, when a transaction exceeds any of the permitted use policies, or when a card transaction has been attempted, but is declined.

Control Spending

- **Card usage controls:** Spending limits can be established to allow transac-

tions up to a certain dollar value and decline transactions when amounts exceed pre-defined thresholds. Transactions can also be monitored or controlled for specific merchant categories such as gas, hotel, travel, restaurants, groceries or electronic stores. This feature is great for businesses as well.

Review Balances & Transactions

- Monitor your finances anytime. The CardValet app enables you to check your account balances at any time.

Get Started Today!

Simply download the CardValet app and customize usage settings and alert preferences. CardValet is supported on Apple iOS and Google Android-based devices and can be downloaded from their respective app stores.

Delivering Value, Enriching Lives





Delivering Value

2018 College Scholarship Applications Available January 5th Alliance will Award Five \$1,000 College Scholarships!

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



Applications due February 23rd!

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.

Members Save Big with the Sprint Credit Union Member Discount

THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? [CREDIT UNION] members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **every new line** you activate with Sprint.
2. Current Sprint customers get a **\$50** cash reward for **every new line** transferred into Sprint Credit Union Member Cash Rewards.
3. And, you'll get a **\$50** loyalty cash reward **every year** for **every line**.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union® Rewards app
- Allow up to six to eight weeks to see cash rewards directly deposited into your union account

Get all the BENefits of credit union membership. Sign up today!



Delivering Value, Enriching Lives



RATES

As of 01/02/18

Loan Rates

New Autoas low as 2.49% APR*
Used Autoas low as 2.49% APR*
New Boat/RVas low as 4.50% APR*
Used Boat/RVas low as 4.75% APR*
New Motorcycle/ATVas low as 4.50% APR*
Used Motorcycle/ATVas 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 Months51% APY*
12 Months76% 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 \$24,99968% APY*
\$25,000 to \$49,99975% APY*
\$50,000 to \$74,99981% APY*
\$75,000 to \$99,99987% APY*
\$100,000 and greater93% APY*

IRA Savings

\$100 to \$4,99940% APY*
\$5,000 to \$24,99945% APY*
\$25,000 to \$49,99950% APY*
\$50,000 to \$74,99960% APY*
\$75,000 to \$99,99970% APY*
\$100,000 and greater95% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.

Delivering Value, Enriching Lives



Privacy Policy Notice:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed in 2018, and you may review our policy and practices with respect to your personal information at www.alliancecu.com/privacy-policy/ or we will mail you a free copy upon request if you call **636-343-7005, option 0**.

Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and CO-OP debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

Branch Holiday Closure

Alliance Credit Union will be closed on Monday, January 15th to observe Martin Luther King Day.



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

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



Apple Pay, Android Pay, & Samsung Pay now available!



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