



Delivering Value

FEBRUARY 2018

Let Us Cover Embarrassing Overdrafts with Courtesy Pay

With Courtesy Pay, you can avoid the hassle of a declined transaction due to insufficient funds. This service to our members covers checks, overdrafts from ACH, electronic items and every-day debit card transactions (including Point of Sale transactions) that would not have otherwise cleared.

Courtesy Pay is available on all personal checking accounts in good standing. Alliance can cover all overdrafts up to \$700, depending upon your qualifying criteria. A confirmation letter will be mailed to you notifying you of your coverage limit after you opt-in. You will be charged a \$25 fee for each overdraft transaction that we cover on your behalf.

Enrolling in Courtesy Pay

Opting into Courtesy Pay is easy. Simply complete and submit our online enrollment form under the "Convenience Services" tab or stop by any branch if you would rather do it in person. You will most likely never have to use it, but it is nice to know it is there if a mistake happens!

If you choose to opt-out of Courtesy Pay in the future, simply resubmit the online form or stop by any branch.

If you have any questions about how Courtesy Pay works, please call us at (636) 343-7005, option 0 or live chat with us through our website during business hours.



Rate Bump CD Offers Reassurance in Rising Rate Environment

Alliance Credit Union has designated a limited amount of funds for this special CD offer, so you need to act fast! Our unique Rate Bump CD allows you to bump your CD rate up if our rates were to increase before the end of your certificate's term. The Rate Bump CD is available on all 36, 48, and 60-month term CDs.

Booster Bump on 48 and 60-Month CDs

As an added bonus, Alliance will give you a Booster Bump if you choose to open a 48 or 60-month CD. You will receive an additional 5 basis points more than the rate that you would be receiving when you choose to use your bump option on all 48-month CDs.

You will **receive an additional 10 basis points** more than the rate that you would be receiving when you choose to use your bump option on all 60-month CDs.

Alliance wants to ensure that our members can deposit their money with us worry-free! You can relax knowing that the funds you put into a Rate Bump CD are insured up to **\$250,000** per individual depositor by the National Credit Union Administration (NCUA).

Please note that the penalty for early account closure on all new 48 and 60-month CDs is 365 days of interest.

To open your Rate Bump CD today,

simply stop by any branch. Questions? Call us today at 636-343-7005, Option 0 or chat with us live from our website during our business hours.



Delivering Value, Enriching Lives



RATES

As of 02/02/18

Loan Rates

New Auto	as low as 2.49% APR*
Used Auto	as low as 2.49% APR*
New Boat/RV	as low as 4.75% 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 4.50% 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 Months66% APY*
12 Months91% APY*
24 Months	1.26% APY*
36 Months	1.61% APY*
36 Months with Rate Bump Option.....	1.51% APY*
48 Months	1.86% APY*
48 Months with Rate Bump Option.....	1.76% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months	2.06% APY*
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60 Months with Rate Bump Option.....	1.96% APY*
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Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99983% APY*
\$25,000 to \$49,99990% APY*
\$50,000 to \$74,99998% APY*
\$75,000 to \$99,999	1.05% APY*
\$100,000 and greater	1.13% APY*

IRA Savings

\$100 to \$4,99945% APY*
\$5,000 to \$24,99950% APY*
\$25,000 to \$49,99955% APY*
\$50,000 to \$74,99965% APY*
\$75,000 to \$99,99975% APY*
\$100,000 and greater	1.00% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.

Delivering Value, Enriching Lives



College Scholarship Applications Due February 23rd



Applications due February 23rd!

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 are now available 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 (tbd).

Questions? Please call us at (636) **343-7005, option 0** or email us at talktous@alliancecu.com.

Branch Holiday Closure

Alliance Credit Union will be closed on Monday, February 19th to observe Presidents Day.



636-343-7005, Option 0 • 800-541-6131

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

