



Delivering Value

MARCH 2018

Delivering Convenience with Shared Branching

Personalized service is a major benefit of banking at Alliance Credit Union and you don't have to sacrifice convenience to get it. Take advantage of Alliance Credit Union's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,200 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to Alliance Credit Union. This is a huge benefit to Alliance Credit Union members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there is a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds—individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. **Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you.** You can also look for the "CO-OP Shared Branch" logo on the door of any credit union branch.

In order to perform a transaction at a participating shared branch, you must have your account number and photo identification. You can perform any transaction that you wish at a shared branch location; this includes deposits and withdrawals, check cashing, transfer of funds, loan payments and more.

Many shared branches also offer trans-

fers, statement histories, money orders, traveler's checks and notary services. Since services vary from one location to another, check with individual branches before your visit for a complete menu of available services.

You may utilize a non-Alliance branch for a \$3.00 per visit fee. This convenience fee is similar to that of using a foreign ATM and simply covers our cost of providing the service. As a financial cooperative, we only ask members to pay the cost for added convenient services that they wish to use. Keep in mind, there is never a charge for utilizing an Alliance Credit Union-owned branch.



Just look for this logo for participating credit unions in the Shared Branch Network!

You're Invited to Attend our 70th Annual Meeting!

Alliance Credit Union invites you to attend our 2018 Annual Meeting at Dave & Buster's on Monday, March 26th.

Business and financial reports for the year ending 2017 will be reported on and candidate positions on the Board of Directors and Supervisory Committee will be voted on.

The highlight of the evening will be the presentation of five \$1,000 college scholarships to our scholarship winners.

Monday, March 26th

Dave & Buster's

13857 Riverport Drive

Dinner & Drinks served at 6 pm

Meeting begins at 7 pm

Gaming after meeting

Call 636-343-7005. ext. 1124 to

RSVP by Thursday, March 15th.



Delivering Value, Enriching Lives



RATES

As of 03/02/18

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 4.50% 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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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.

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First-Time Homebuyer Program

Are you or someone you know looking to buy a home for the first time? **We have just unveiled our First-Time Homebuyer Program that will get you into a home with as little as 5% down.** With this new program, first-time homebuyers pay no lender fees and do not have the responsibility of paying hundreds of dollars each month in mortgage insurance. Our First-Time Homebuyers Program is also available for buyers who have not owned a home in three years.

Why Choose Alliance?

We have very competitive rates with some of the lowest closing costs in the St. Louis area. We also have a dedicated Mortgage department with a knowledgeable staff of professionals who will walk you through the process and answer all your questions from start to even after you close. We also take a different approach from some of our competitors that advertise on radio and television.

We will never lure you into low down payment program that is stacked with hidden origination, application or processing fees on the back end. We want repeat customers and referrals, so we will not charge any lender fees.



Unlike our competitors, Alliance will cover the \$695 Processing Fee, the \$37.90 Credit Report Fee (\$27.20 for individuals) and the \$14 Flood Certification.

If you have any questions about our new First-Time Homebuyer Program or any other of our great first and second mortgage products, please call one of our Home Loan Specialists today at 636-343-7005, option 3.



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

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

