



# Delivering Value

JULY 2018

## Apple Pay, Google Pay, & Samsung Pay Now Available

Members now have the ability to pay for their in-store transactions with their smartphone with one of three digital wallet platforms: Apple Pay, Google Pay, and Samsung Pay. Below are some benefits to motivate you to use a digital wallet.

### Convenience

With digital wallets, you can complete a transaction in seconds simply by waving or tapping your smartphone at the checkout terminal. This also means that you will no longer have to dig in your purse or wallet for the right card.

### Secure Transactions

When you complete a transaction



using your digital wallet, your name, debit card number and security code stay private since you do not give your physical card to anyone. Your debit card numbers are not shared with retailers. The retailer receives only a transaction-specific code to process your payment, which can only be used

once. This means that you are better protected against fraud and card breaches.

### Download the App

Each digital wallet will require you to download the app that works on your individual device, although Samsung Pay comes pre-installed on newer Galaxy smartphones that come equipped with fingerprint scanners. Simply set up your Alliance debit card as your top payment card to set it as the default card.

### Questions about digital wallets?

Call a call center representative today at 636-343-7005, option 0 or simply chat with us during business hours from our homepage.

## Get Your Debit Card Personalized with MyPic Debit

Alliance Credit Union is now offering personalized debit cards through its new platform- MyPic Debit Cards. You will have **two options** to choose from. Simply upload your image for full edge-to-edge card coverage or select the Photo ID Only option if you would only like your headshot. Many members choose this option for added debit card security.

Please note that your current card will be disabled when you activate your new card. There is a \$9.95 service charge for this service, which will be deducted from your checking account when the new card is ordered.

**Option 1: Edge-to-Edge Card Coverage**  
Why not enjoy seeing your favorite

photo every time you make a purchase with your Alliance Visa Debit Card? The first option covers your entire card from edge-to-edge with the photo that you chose to upload. Or, you can select an image from our online gallery.

### Edge-to-Edge Example:



### Option 2: Photo ID Only

If you would prefer to have an extra layer of debit card security, then the Photo ID Only option is for you!

Simply upload your favorite headshot of yourself to increase your protection against fraud. If your wallet or purse is lost or stolen, your debit card will be harder for the criminals to use in person.

### Photo ID Only Example:



Questions about Personalized Debit Cards? Call us today at 636-343-7005, option 0 for assistance.

*Delivering Value, Enriching Lives*



# RATES

As of 07/02/18

## Lower 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 4.75% APR\*

Home Loans ..... Call 636-343-7005, option 3 or visit [www.alliancecu.com](http://www.alliancecu.com) to apply online.

\*APR = Annual Percentage Rate

## Higher Deposit Rates

### Certificates of Deposit

6 Months ..... .96% APY\*  
 12 Months ..... 1.26% APY\*  
 24 Months ..... 1.71% APY\*  
 36 Months ..... 1.91% APY\*  
 36 Months with Rate Bump Option..... 1.81% APY\*  
 48 Months ..... 2.21% APY\*  
 48 Months with Rate Bump Option..... 2.11% APY\*  
**Includes Booster Bump: new bump rate +5 bp**  
 60 Months ..... 2.56% APY\*  
 60 Months with Rate Bump Option..... 2.41% APY\*  
**Includes Booster Bump: new bump rate +10 bp**

### Money Market

\$10,000 to \$24,999 ..... .96% APY\*  
 \$25,000 to \$49,999 ..... 1.05% APY\*  
 \$50,000 to \$74,999 ..... 1.14% APY\*  
 \$75,000 to \$99,999 ..... 1.23% APY\*  
 \$100,000 and greater ..... 1.32% APY\*

### IRA Savings

\$100 to \$4,999 ..... .50% APY\*  
 \$5,000 to \$24,999 ..... .55% APY\*  
 \$25,000 to \$49,999 ..... .60% APY\*  
 \$50,000 to \$74,999 ..... .70% APY\*  
 \$75,000 to \$99,999 ..... .85% APY\*  
 \$100,000 and greater ..... 1.10% APY\*

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

Delivering Value, Enriching Lives



It's summer lovin' for Alliance Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

### During The Summer of Hundreds, you get:

- \$100 cash reward for each new line activated with Sprint\*
- \$50 loyalty cash reward every year for each line activated or transferred\*
- \$50 cash reward for lines transferred into the program\*
- 25% discount on eligible accessories

\*Three lines total, including all activated and transferred lines.

### Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a \$100 cash reward! It's just one more benefit of credit union membership.



Sprint®



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



636-343-7005, Option 0 • 800-541-6131  
 Tel-A-Connect: 800-714-3319 • Online Chat Available  
[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto: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

