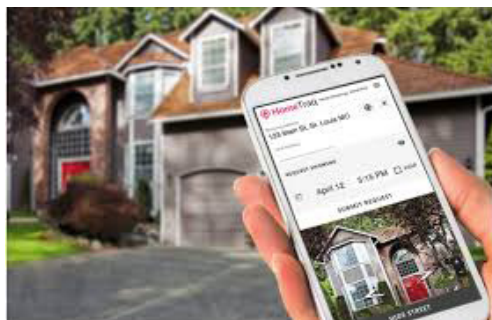




Delivering Value

AUGUST 2018

Introducing HomeTraq: Home Showings, Simplified



Why would I use HomeTraq to view a home?

HomeTraq empowers the consumer to select the time and date for the showing. It eliminates consumer time wasted attempting to contact the listing agent to secure access to the property. HomeTraq coordinates the scheduling of a licensed real estate agent to meet you at the property and eliminates the high pressure sales tactics sometime used to trap consumers in exclusive agency agreement before the consumer is ready to select a real estate agent.

It also eliminates on-going solicitations for property and other services. While you may purchase additional showings, you may, but are not required, to use the same real estate agent and may use the HomeTraq Mobile Application to schedule a showing from a real estate agent who is available to show the property at the time and on the date that you desire to view the property. In addition, by using the HomeTraq Mobile Application, you also receive (when available) listing information, property disclosures and real estate tax information specific to each property prior to the appointment time.

Who is HomeTraq?

HomeTraq acts as an advocate for consumers desiring a better way to purchase a new home. When real estate services are purchased through HomeTraq, you will never be pressured to use a particular agent or other service provider or to purchase a home before you are ready.

Are the agents licensed? Yes

HomeTraq has built a network of qualified licensed real estate agents to show homes on demand. All real estate agents participating in the HomeTraq Referral Network are licensed and maintain errors and omissions insurance. In addition, as a part of the scheduling of the showing, you will receive a photo of the real estate agent assigned to show you the house so that you know who is providing the showing service.

After each assignment, HomeTraq surveys the consumer regarding the quality of the services provided by the assigned real estate agent. Real estate agents who receive unsatisfactory reviews are promptly removed from the HomeTraq Referral Network.

How it works?

Find a home

Find a home you love using our partner app HomeScout or your favorite search tool like Zillow or Realtor.com. Just tell us the address & your availability. Pick the home and time, HomeTraq gets you in.

Get the details

Details are delivered straight to your

phone, so you get all the relevant info before the showing.

View the house

HomeTraq connects you with a local available agent on your schedule to show the house, without the pushy sales tactics.

Buy your dream house

After you fall in love with a home, you can request an inspection, get pre-approved for a loan and make an offer!

Your first FIVE showings are on us when you type in the promo code "ALLIANCE" inside the app! Each additional showing is \$25. Please visit Alliance.HomeTraq.com to get started today!



 **HomeTraq**

Delivering Value, Enriching Lives

 **Alliance**
CREDIT UNION

RATES

As of 08/02/18

Lower Loan Rates

New Autoas low as 2.75% APR*
Used Autoas low as 2.75% APR*
New Boat/RVas low as 4.75% APR*
Used Boat/RVas low as 4.75% APR*
New Motorcycle/ATVas low as 4.50% APR*
Used Motorcycle/ATVas low as 4.50% APR*
Home Equity Line of Credit....as low as 5.00% APR*

Home Loans Call 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months 1.06% APY*
12 Months 1.36% APY*
24 Months 1.86% APY*
36 Months 2.06% APY*
36 Months with Rate Bump Option..... 1.96% APY*
48 Months 2.31% APY*
48 Months with Rate Bump Option..... 2.21% APY*
Includes Booster Bump: new bump rate +5 bp
60 Months 2.66% APY*
60 Months with Rate Bump Option..... 2.56% APY*
Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99996% 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 \$4,99950% APY*
\$5,000 to \$24,99955% APY*
\$25,000 to \$49,99960% APY*
\$50,000 to \$74,99970% APY*
\$75,000 to \$99,99985% APY*
\$100,000 and greater 1.10% APY*

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

Delivering Value, Enriching Lives



Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. Every member currently enrolled in Virtual Branch is eligible to complete the survey. You will be automatically entered for the cash drawing when you complete the survey by submitting your answers! Everyone who completes the survey by **September 15th** will be entered.

An electronic survey will be emailed to each Virtual Branch user's personal email account within the second week of August. To complete the survey, simply check your email account with the same address that you use for Virtual Branch. The email with the survey link will be waiting for you in your inbox.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs and more.

For example, last year's results helped

management decide to launch a new money market account, personalized debit cards and to build a new branch at Hazelwood. . Located at 6250 Howdershell Road next to McDonalds, the new 3,700-square-foot branch will have increased visibility and better accessibility for current and potential new members.

We thank you in advance for your input and for helping us make your credit union even better!



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 • 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

