



Delivering Value

SEPTEMBER 2018

Earn 3.01% APY* with our Best Interest Checking Account



Alliance Credit Union has great news for members that want to earn higher interest on their account. **Our new Best Interest Checking account will allow you to earn 3.01% APY* monthly on the first \$10,000 by meeting four simple criteria that you may already be doing.**

Your Monthly Qualifications:

- Have at least 25 debt card trans-

*Qualifying accounts earn 3.01% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. Interest and APY subject to change at our discretion.

actions post and settle

- Have at least one direct deposit post and settle
- Pay three bills with Bill Pay or recurring ACH, combined per month
- Enroll in e-statements

What if I do not meet the monthly qualifications?

This account simply defaults to a free checking account that earns 0.15% APY interest with no monthly fees or minimum balance requirements. You can always get right back earning 3.01% APY the next month you qualify.

What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all

balances exceeding \$10,000.

Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

Questions about this new account?

Please call us at 636-343-7005, option 0, stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at www.alliancecu.com.



Open yours today to save!

Check Your Credit Score for Free Inside Virtual Branch

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 find it in Virtual Branch?

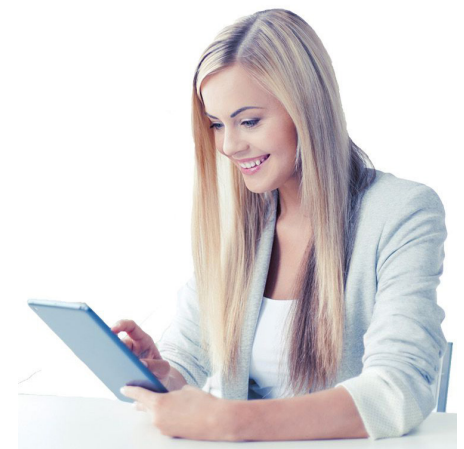
There are two places in Virtual Branch where you can access your Credit

Sense credit score. Look for the icon below on the top right of Virtual Branch once you log in. It is also available under the "Self-Service" tab.

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!



Delivering Value, Enriching Lives



RATES

As of 08/02/18

Delivering Value, Enriching Lives



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 1.1% APY*
 24 Months 2.06% APY*
 36 Months 2.06% APY*
 36 Months with Rate Bump Option..... 2.16% APY*
 48 Months 2.46% APY*
 48 Months with Rate Bump Option..... 2.36% APY*
Includes Booster Bump: new bump rate +5 bp
 60 Months 2.81% APY*
 60 Months with Rate Bump Option..... 2.71% APY*
Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,999 1.10% APY*
 \$25,000 to \$49,999 1.20% APY*
 \$50,000 to \$74,999 1.30% APY*
 \$75,000, to \$99,999 1.40% APY*
 \$100,000 and greater 1.50% 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.

Money Market Rates Increase

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.

Open yours today at your nearest branch office! Questions? Call us today at 636-343-7005, option 0 our chat with us during business hours at www.alliancecu.com.

Money Market Rates

\$10,000 to \$24,9991.10% APY*
\$25,000 to \$49,9991.20% APY*
\$50,000 to \$74,9991.30% APY*
\$75,000, to \$99,9991.40% APY*
\$100,000 and greater1.50% APY*



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

