



Delivering Value

OCTOBER 2018

Deposit Checks Remotely with Mobile Check Deposit

With Alliance's Mobile Check Deposit, you can deposit your checks remotely into your checking account simply by taking a picture using the Alliance Mobile App for supported Apple and Android devices.

Deposit Checks in 3 Easy Steps:

1. Enter the amount
2. Take a picture of both sides
3. Submit!

After your check is submitted, you will receive notification that the deposit went through successfully. Remember that all remote transactions are trans-

mitted with multiple layers of security, so you can be sure it is safe to use.

What you need to get started:

1. An eligible checking account
2. Your iPhone or Android mobile device
3. The Alliance Mobile App

To download our mobile app, simply visit the app store for your mobile device and search for Alliance Credit Union app. After you download our app, you will be able to check balances, transfer funds, see pending transactions, pay bills, view statements, find branches and ATMs and more!



Questions about depositing your checks remotely? Call us at 636-343-7005, option 0 or chat with us live from our homepage during business hours.

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.

Money Market Rates

\$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*

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.

*APY = Annual Percentage Rate. Your interest rate and annual percentage rate yield are calculated based on the US Fed Funds Rate and may change monthly. At our discretion, we may change the interest rate on your account on any given day; however, your interest rate will not be lower than the interest rates shown above for the current month.

**Compounding and crediting: For this account type, the interest period is monthly. Interest will be compounded monthly and credited to your account monthly. You will not receive accrued interest on a zero balance or if the account is closed before the interest is credited.



Delivering Value, Enriching Lives



RATES

As of 10/02/18

Delivering Value, Enriching Lives



Lower Loan Rates

New Auto	as low as 3.25% APR*
Used Auto	as low as 3.25% 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 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	1.21% APY*
12 Months	1.66% APY*
24 Months	2.16% APY*
36 Months	2.36% APY*
36 Months with Rate Bump Option.....	2.16% APY*
48 Months	2.56% APY*
48 Months with Rate Bump Option.....	2.36% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months

60 Months with Rate Bump Option.....

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.



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
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 • 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

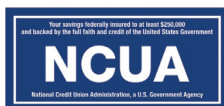
Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

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



29396-NEWS-1018