



# Delivering Value

NOVEMBER 2018

## And the Survey Says...

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. This year's online survey had a 15% response rate and was completed by nearly 1,700 members.

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 95% were "satisfied" or "very satisfied" with our services and 89% said they would likely recommend us to their friends and family members. 53% of respondents stated that they have downloaded our free mobile app and 55% were aware that Alliance offered shared branching.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members—not stockholders!



Michelle D. McBride of O'Fallon is handed a \$500 check for taking our survey by Assistant Branch Manager Jamie Beckham.

## Other Key Findings:

- 68% consider Alliance their primary financial institution
- 75% had a checking account
- 65% surveyed preferred accessing their accounts electronically
- Service was the primary reason members use Alliance
- Having more locations was the most suggested improvement

## Member Sentiments:

"I absolutely LOVE Alliance Credit Union! The staff is incredibly friendly and great at what they do, and they process my transactions in a very timely and efficient manner! I love the mobile banking app, too! Keep up the great work, everyone!"

Alliance feels like family. It has members' interests at heart."

"I have been a member for over 30 years and this Alliance has helped our family through life in the times of need. Can't thank you all enough for the things you have done for us."

"The tellers always extremely kind to my elderly father."

"Each time I called, I found the person I talked to be very helpful."

"I was very appreciative of the notary on duty at the O'Fallon branch that I used on 8/17. She even faxed the docs for me on her suggestion. A very nice touch."

"The workers are very helpful and take time with the customer one-on-one."

*Delivering Value, Enriching Lives*



# RATES

As of 11/02/17

## 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 5.25% 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 .....	1.26% APY*
12 Months .....	1.76% APY*
24 Months .....	2.26% APY*
36 Months .....	2.46% APY*
36 Months with Rate Bump Option.....	2.31% APY*
48 Months .....	2.66% APY*
48 Months with Rate Bump Option.....	2.51% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months .....	3.01% APY*
60 Months with Rate Bump Option.....	2.86% 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 \$4,999 .....	.50% APY*
\$5,000 to \$24,999 .....	.60% APY*
\$25,000 to \$49,999 .....	.70% APY*
\$50,000 to \$74,999 .....	.80% APY*
\$75,000 to \$99,999 .....	.95% APY*
\$100,000 and greater .....	1.20% APY*

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

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## Automatically Save Year-Round for Holiday Expenses!



Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today.

This account allows you to save cash for all the expenses that come with the holiday season. **When you automate your savings with payroll deduction or automated transfers from another account, building your balance is easy.** And your funds, plus interest, can be automatically transferred to your checking account in October—just in time for the holidays!



**Alliance Credit Union will be closed on Thursday, November 22nd to celebrate the Thanksgiving holiday. Enjoy your friends, family, and food.**

Open a Holiday Club Savings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning **.16% APY** once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

For added convenience and flexibility, you can make one withdrawal per month without penalty if you need to do so. And, your money is secure — it's federally insured by the NCUA.

### Questions about opening your Holiday Club Account?

Call us at 636-343-7005, option 0 or visit any branch to open your Holiday Club Savings Account today!

***When it's time to shop, your Alliance Holiday Club Account will have***

**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

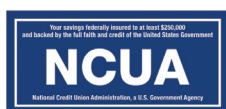
### Call Center

**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



**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

