



Delivering Value

DECEMBER 2018

Alliance to open New Hazelwood Branch

Alliance will be opening a new Hazelwood branch in early 2019. Located at **6250 Howdershell Road**, the new 3,770- square-foot branch will have lots of amenities for members. For example, members will be able to enjoy a complimentary coffee bar, as well as an environmentally-friendly water bottle filling station.

The branch will have two drive-up lanes with night deposit drop, along with an ATM lane. The ATM will be state-of-the-art with a 21" touch-screen. The outdoor pole sign will come equipped with an LED-message display center.

We look forward to serving you at our new Hazelwood location. Please look for opening date announcements in this newsletter, as well as on our website at www.alliancecu.com.



Alliance will be opening its new Hazelwood branch in early 2019. Located at 6250 Howdershell Road, the branch will have many member-friendly amenities.

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!

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 ac-

count 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!

Delivering Value, Enriching Lives



RATES

As of 12/02/2018

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 5.25% 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	1.26% 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	1.24% APY*
\$25,000 to \$49,999	1.35% APY*
\$50,000 to \$74,999	1.46% APY*
\$75,000 to \$99,999	1.59% APY*
\$100,000 and greater	1.70% APY*

IRA Savings

\$100 to \$4,99950% APY*
\$5,000 to \$24,99960% APY*
\$25,000 to \$49,99970% APY*
\$50,000 to \$74,99980% APY*
\$75,000 to \$99,99995% APY*
\$100,000 and greater	1.20% APY*

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

Alliance to Close Downtown Olive Street Branch

Alliance Credit Union will close its downtown branch located at 515 Olive Street, STE #104 on March 1st, 2019. Due to lack of use and the high cost of supporting a branch downtown, we have to do what is financially prudent for our entire membership.

Alliance wants to let you know that there remains many other practical ways to conduct business with us after our Olive location closes. Members living or working in the City of St. Louis are encouraged to visit our other St. Louis City branch, which located just 5 miles away at **5011 Hampton Avenue**.

We also have many electronic service

options available. Our online banking platform, Virtual Branch, is available 24/7. You can also download our app, which includes free mobile check deposit.

Within our app, you can also text us for service during business hours. If you need to text us after business hours, a service representative will follow up with you on the following business day. Our app is available for iPhone and Android devices and can be downloaded in your device's app store.

Questions? Call us at 636-343-7005, option 0 during business hours or chat with us on our website at www.alliancecu.com.

Holiday Hours

Alliance will be closed at the following dates this holiday season:

December 24, 2018- Branches close at noon

December 25, 2018- Closed

January 1, 2019- Closed

Apple Pay, Google Pay, & Samsung Pay now available along with personalized debit cards!



Alliance
CREDIT UNION

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

