



# Delivering Value

FEBRUARY 2019

## There's Still Time to Apply for our 2019 College Scholarship

### Alliance will Award Five \$1,000 College Scholarships at our Annual Meeting

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. To date, Alliance Credit Union has awarded scholarships totaling more than \$80,000 to many college students over the last 21 years.

Scholarship applications for our annual program are due on Thursday,



**Applications due February 28th!**

February 28th. There is still time to apply. Simply pick up an application at any branch or download one from our website at [www.alliancecu.com/Scholarship.html](http://www.alliancecu.com/Scholarship.html).

#### Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2019-2020

Winners will be notified in March and will be honored at the Annual Membership Meeting on Wednesday, March 27, 2019. Questions? Please call us at **(636) 343-7005, option 0** or email us at [talktous@alliancecu.com](mailto:talktous@alliancecu.com).

## Let Us Cover Embarrassing Overdrafts with Courtesy Pay



By opting in, you will extend your Courtesy Pay to cover your everyday debit card transactions (including Point of Sale transactions) and avoid the hassle of a declined transaction

due to insufficient funds. Then, we will cover checks, overdrafts from ACH, electronic items and everyday debit card transactions that would not have cleared otherwise.

Courtesy Pay is available on all personal checking accounts in good standing. Alliance can cover overdrafts up to \$700, depending upon your qualifying criteria. A confirmation letter will be mailed to you notifying you of your coverage limit after you opt in. You will be charged a \$25 fee for each overdraft transaction that we cover on your behalf.

#### Enrolling in Courtesy Pay

Opting into Courtesy Pay is easy.

Simply complete and submit our online enrollment form or stop by any branch if you would rather do it in person. You will most likely never have to use it, but it is nice to know it is there if a mistake happens!

If you choose to opt-out of Courtesy Pay in the future, simply resubmit the online form or stop by any branch.

If you have any questions about how Courtesy Pay works, please call us at (636) 343-7005, ext. 2000 or visit us at any branch during business hours. Online chat is also available.

*Delivering Value, Enriching Lives*



# RATES

As of 02/02/2019

*Delivering Value, Enriching Lives*



## Lower Loan Rates

New Auto .....as low as 3.75% APR\*  
Used Auto .....as low as 3.75% APR\*  
New Boat/RV .....as low as 5.25% APR\*  
Used Boat/RV .....as low as 5.25% APR\*  
New Motorcycle/ATV .....as low as 5.00% APR\*  
Used Motorcycle/ATV .....as low as 5.00% APR\*  
Home Equity Line of Credit....as low as 5.50% 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 ..... 1.31% APY\*  
12 Months ..... 1.81% APY\*  
24 Months ..... 2.31% APY\*  
36 Months ..... 2.51% APY\*  
36 Months with Rate Bump Option..... 2.36% APY\*  
48 Months ..... 2.71% APY\*  
48 Months with Rate Bump Option..... 2.56% 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 ..... 1.38% APY\*  
\$25,000 to \$49,999 ..... 1.51% APY\*  
\$50,000 to \$74,999 ..... 1.64% APY\*  
\$75,000 to \$99,999 ..... 1.76% APY\*  
\$100,000 and greater ..... 1.89% 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.

## Money Market Rates Increase

We recently raised our money market rates. 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](http://www.alliancecu.com).

### Money Market Rates

**\$10,000 to \$24,999 .....1.38% APY\***  
**\$25,000 to \$49,999 .....1.51% APY\***  
**\$50,000 to \$74,999 .....1.64% APY\***  
**\$75,000, to \$99,999 .....1.76% APY\***  
**\$100,000 and greater .....1.89% APY\***



## Branch Holiday Closure

Alliance Credit Union will be closed on Monday, February 18th to observe Presidents Day.



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



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

