



# Delivering Value

JANUARY 2019

## THIS YEAR WE'RE ADDING SOME HAPPY TO THE NEW YEAR.

Alliance Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available for unlimited lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

wards directly deposited into your credit union account.

Take advantage of this limited time offer today! Visit [LoveMyCreditUnion.org/Happy](http://LoveMyCreditUnion.org/Happy) to learn more.

### ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/Sprint-Rewards](http://LoveMyCreditUnion.org/Sprint-Rewards)
3. Allow up to six to eight weeks to see cash re-



## 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" touchscreen. 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](http://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.

*Delivering Value, Enriching Lives*



# RATES

As of 01/02/2019

## 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 ..... 1.31% 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 ..... 1.24% 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 \$4,999 ..... .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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# Privacy Policy Notice:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed in 2018, and you may review our policy and practices with respect to your personal information at [www.alliancecu.com/privacy-policy/](http://www.alliancecu.com/privacy-policy/) or we will mail you a free copy upon request if you call **636-343-7005, option 0.**

## Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and CO-OP debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

## Branch Holiday Closure

Alliance Credit Union will be closed on Monday, January 21st to observe Martin Luther King 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

**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

