



Delivering Value

MARCH 2019

Plan Your Getaway! Open a Vacation Club Savings Account

Plan ahead for your next vacation by opening an Alliance Vacation Club Savings Account today. This account allows you to save cash for all the expenses that come with traveling to your destination. **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 when you are ready for your getaway!

Open a Vacation 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.

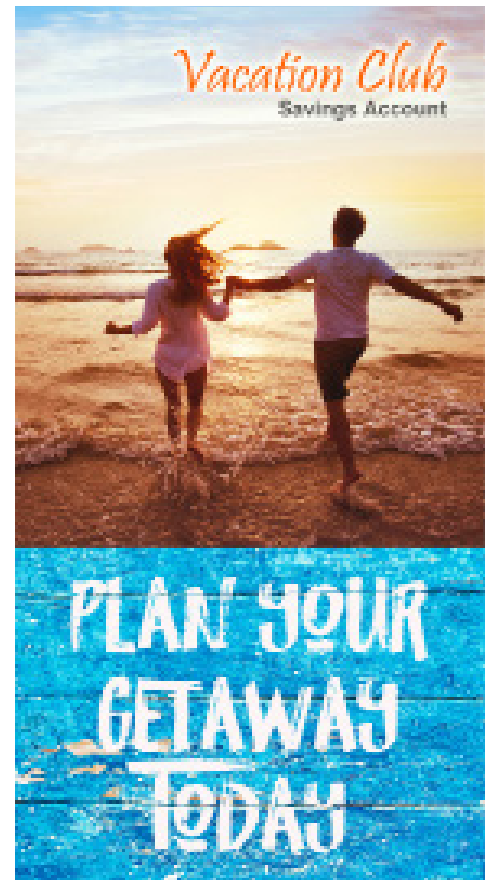
For added convenience and flexibility, you can make one withdrawal per

month without penalty if you need to do so. And, your money is secure — it's federally insured by the NCUA.

If you need assistance figuring out how much money you will need to transfer into your Vacation Club Savings Account each month to reach your savings goal, check out our "Savings Goal" calculator on our website under the "Education Center" tab. Using this calculator will help you project how long it will take you to meet your savings goal based on how much you are able to put into your account each month.

Questions about opening your Vacation Club Savings Account? Call us at 636-343-7005, option 0 or visit any branch to open your Vacation Club Savings Account today!

*APY=Annual Percentage Yield. Unless otherwise noted, interest rates and annual percentage yields may change on your account monthly.



You're Invited to Attend our 71st Annual Meeting!

Alliance Credit Union invites you to attend our 2019 Annual Meeting at Topgolf St. Louis on Wednesday, March 27th.

Business and financial reports for the year ending 2018 will be reported on and candidate positions on the Board of Directors and Supervisory Committee will be voted on.

The highlight of the evening will be the presentation of five \$1,000 college scholarships to our scholarship winners. We look forward to seeing you!

Wednesday, March 27th
Topgolf St. Louis
16851 N. Outer Road
Chesterfield, MO 63005

Dinner & drinks served at 6 pm
Meeting begins at 7 pm
Please call 636-343-7005, ext.
1124 to RSVP by Monday,
March 11th



Delivering Value, Enriching Lives



RATES

As of 03/02/2019

Lower Loan Rates

New Autoas low as 3.75% APR*
 Used Autoas low as 3.75% APR*
 New Boat/RVas low as 5.25% APR*
 Used Boat/RVas low as 5.25% APR*
 New Motorcycle/ATVas low as 5.00% APR*
 Used Motorcycle/ATVas 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 to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months 1.31% APY*
 12 Months 1.91% APY*
 24 Months 2.41% APY*
 36 Months 2.61% APY*
 36 Months with Rate Bump Option..... 2.46% APY*
 48 Months 2.76% APY*
 48 Months with Rate Bump Option..... 2.61% 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 \$4,99950% 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.

Delivering Value, Enriching Lives



File Your Taxes with TurboTax Inside Online Banking!

Alliance members can now prepare, print and e-file simple federal tax returns FREE with TurboTax® Federal Free Edition. As an added advantage, **you can instruct the IRS to deposit your refund directly into your Alliance checking account.** No waiting for the check in the mail!

return. It's that easy!

Get started with TurboTax today by clicking on the TurboTax logo on the top lefthand corner on your Virtual Branch logon screen!



At the end of the online tax return form, you'll find a place to add our routing number (**281081505**) and your account number to direct the IRS to deposit your refund electronically as soon as the agency approves your

Aspire to Retire? Open an IRA & Save!

Retirement planning is something that cannot be put off indefinitely. Opening an IRA is a great way to get started. An IRA is a personal savings plan that the Internal Revenue Service (IRS) allows you to contribute to yearly if you have earned income. There are two main types of IRAs, traditional and Roth. Both will help you plan for your future and **both have distinct tax advantages!** The 2018 annual contribution limit for both IRAs is \$5,500 (\$6,500 for individuals age 50 and older). To learn more about IRAs and which type is right for you, please view our **online IRA brochures** on our website under the "Savings" tab.



The IRS tax filing deadline is April 15th!

Stop by any branch office and speak with a Financial Service Representative to open your IRA today!



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

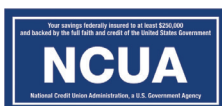
Call Center

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

