



Delivering Value

JULY 2019

Checkout Faster & Fight Fraud with our Digital Wallets

Did you know that you have the ability to pay for your in-store transactions with your smartphone using one of our three digital wallet platforms: Apple Pay, Google Pay, or Samsung Pay. Below are some benefits to motivate you to start using a digital wallet.

Convenience

With digital wallets, you can complete a transaction in seconds simply by waving or tapping your smartphone at the checkout terminal. This also means that you will no longer have to dig in your purse or wallet for the right card.

Secure Transactions

When you complete a transaction



using your digital wallet, your name, debit card number and security code stay private since you do not give your physical card to anyone. **Your debit card numbers are not shared with any retailers.** The retailer receives only a transaction-specific code to process your payment, which can only be used

once. This means that you are better protected against fraud and card breaches.

Download the App

Each digital wallet will require you to download the app that works on your individual device, although Samsung Pay comes pre-installed on newer Galaxy smartphones that come equipped with fingerprint scanners. **Simply set up your Alliance debit card as your top payment card to set it as the default card.**

Questions about digital wallets?

Call a call center representative today at 636-343-7005, option 0 or simply chat with us during business hours from our homepage.

Get Your Debit Card Personalized with MyPic Debit

Alliance Credit Union is now offering personalized debit cards through its new platform- MyPic Debit Cards under the "Convenience" section on our website. You will have **two options** to choose from. Simply upload your image for full edge-to-edge card coverage or select the Photo ID Only option if you would only like your headshot. Many members choose this option for added debit card security.

Please note that your current card will be disabled when you activate your new card. There is a \$9.95 service charge, which will be deducted from your checking account when the new card is ordered.

Option 1: Edge-to-Edge Card Coverage
Why not enjoy seeing your favorite

photo every time you make a purchase with your Alliance Visa Debit Card? The first option covers your entire card from edge-to-edge with the photo that you chose to upload. Or, you can select an image from our online gallery.

Edge-to-Edge Example:



Option 2: Photo ID Only

If you would prefer to have an extra layer of debit card security, then the Photo ID Only option is for you!

Simply upload your favorite headshot of yourself to increase your protection against fraud. If your wallet or purse is lost or stolen, your debit card will be harder for the criminals to use in person.

Photo ID Only Example:



Questions about Personalized Debit Cards? Call us today at 636-343-7005, option 0 for assistance.

Delivering Value, Enriching Lives



RATES

As of 07/02/2019

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 2.11% APY*
24 Months 2.56% APY*
36 Months 2.76% APY*
36 Months with Rate Bump Option..... 2.61% APY*
48 Months 2.91% APY*
48 Months with Rate Bump Option..... 2.76% APY*
Includes Booster Bump: new bump rate +5 bp
60 Months 3.16% APY*
60 Months with Rate Bump Option..... 3.01% 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



Save Monthly For Next Year's Vacation

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.

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!

**Rates subject to change.*



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
6250 Howdershell 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

