



# Delivering Value

AUGUST 2019

## Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. Every member currently enrolled in Virtual Branch is eligible to complete the survey. You will be automatically entered for the cash drawing when you complete the survey by submitting your answers! **Everyone who completes the survey by September 15th will be entered.**

We emailed the electronic survey to each Virtual Branch user's personal email address in July. To complete the survey, simply check your email account with the same address that

you use for Virtual Branch. The email with the survey link will be waiting for you in your inbox. Please check your spam folder if you did not receive it.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, and more. For example, last year's results helped management decide to build a new Hazelwood branch.

We thank you in advance for your input and for helping us make your credit union even better!



## Join Us for Two Fun, Family-Friendly Events



**Saturday, Aug. 10th  
at Francis Park from  
2 PM – 9:30 PM**

**Event Highlights:**  
Food Trucks  
Fireworks  
4 Hands Brewery  
Live Music  
Bubble Bus

Alliance will once again proudly sponsor this year's Grub & Groove event. Grub & Groove is a free annual event held in Francis Park celebrating its eighth year! The event showcases food and drink from exceptional local restaurants and live music from some of St. Louis' finest musicians. There is also a Kid's Zone, which includes the Bubble Bus! Proceeds from the event go towards improving Francis Park. Save the date for August 10th from 2 pm to 9:30 pm.



**August 16th-18th  
at the World's Fair  
Pavilion in beautiful  
Forest Park**

**Friday: 5 pm to 10 pm  
Sat.: 11 am to 10 pm  
Sun.: 11 am to 10 pm**

*Meet us at the Fair!*

This three-day event takes place at the beautiful World's Fair Pavilion in Forest Park. There is fun for the entire family. There will be an Artists' Village, backyard games, food trucks, live music on the main stage, and Kids' Island. Urban Chestnut will have a beer tent set up too. Be sure to visit the 1904 World's Fair Historic Exhibit! Proceeds go towards preserving the the memory and memorabilia of the Fair.

*Delivering Value, Enriching Lives*



# RATES

As of 08/02/2019

## Lower Loan Rates

New Auto .....as low as 3.50% 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 ..... 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 \$4,999 ..... .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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## Pay with Your Smartphone



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.



**Alliance**  
CREDIT UNION

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**  
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

