



# Delivering Value

SEPTEMBER 2019

## New Kid's Account Pays for Good Grades, Teaches Saving

Our Star Student Savings Club is designed to help children **ages 0-12** understand what a credit union is while teaching them how to be a superstar saver!

**As a member of our Star Student Savings Club, you will earn \$1 for every "A" or "B" that you receive on your semester report card.** To encourage you to save that hard-earned money, we have created our Superstar Savings Card.

Every time you save \$5, simply bring it into any branch for deposit and we will give you a Superstar Savings Sticker. Once you collect 20 stickers or have saved up \$100, we will deposit an additional \$5 into your Star Student Savings Club account.\*

### Key Benefits:

- Receive \$1 for every "A" or "B" on their semester report card
- Kid's earn 10% APY on the first \$500 they save!
- Savings account minimum balance of just \$5
- 12-Month Superstar Saver CD: Perfect way to start saving for college. Open today for just \$250!

Simply visit any branch to start your child's Star Student Savings Club account today! **Please note that if your child currently has a Coindexer Youth Savings Account, you will need to let branch staff know that you now want your child in this savings program.** Questions? Call us at 636-343-7005.



## 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!

*Delivering Value, Enriching Lives*



# RATES

As of 09/02/2019

*Delivering Value, Enriching Lives*



## 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 5.25% 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 .....	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 .....	1.24% APY*
\$25,000 to \$49,999 .....	1.35% APY*
\$50,000 to \$74,999 .....	1.47% APY*
\$75,000 to \$99,999 .....	1.58% APY*
\$100,000 and greater .....	1.69% 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.

# Follow Us on Facebook!

Are you following us on Facebook yet? Following a business on Facebook is easy and beneficial. We work hard to ensure the content on our page is personal, entertaining, relevant, and interesting – but most importantly, we want it to be valuable and beneficial to YOU! Here are five reasons you should be following our Facebook page right now:

### 1) Because you love being a member here

You love keeping your money local and you enjoy the perks of being a credit union member. Why not let your friends and family know!

### 2) Because you are part of our community

As a local, not-for-profit financial cooperative, we understand the importance of building community relationships. That is why we support local businesses, artists, musicians, charities, and events such as The Little Bit Foundation, Community Women Against Hardship, Sherwood Forest, 1904 World's Fair Society, and many others.

### 3) Because you want to get to know us better

We try to be as transparent as possible on social media. By following us, you can learn from other people's questions, write us a review, be the first to know about new products & services, get to know our staff, and get a behind-the-scenes look at how we operate.

### 4) Because you want to interact with us

As a financial cooperative, we believe it is important to listen and respond to everyone. Following us on Facebook makes interacting with us easy. Leave a review, ask a question, or let us know how we can better serve you.

### 5) Because you are interested in added value

By following us, you can receive exclusive offers that others cannot get. Be the first to know about money-saving offers and financial tips!



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

