



Delivering Value

OCTOBER 2019

And the Survey Says...

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. This year's online survey had a 14% response rate and was completed by nearly 1,400 members.

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 96% were "satisfied" or "very satisfied" with our service and 90% said they would likely recommend us to their friends and family members. 56% of respondents stated that they have downloaded our free mobile app and 57% were aware that Alliance offered shared branching.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members- not stockholders!



Other Key Findings:

- 67% consider Alliance their primary financial institution
- 75% have a checking account
- 66% prefer to access their accounts electronically
- Service is the primary reason members use Alliance
- Hazelwood is Alliance's most visited branch
- 65% are aware that Alliance offers Courtesy Pay
- Only 8% currently follow Alliance on social media
- For improvement, members want more locations

Member Sentiments:

"I am a long-time Alliance Credit Union member (since 1993 when it was EMERSON CU) who is very pleased with the competitive rates offered on home and auto loans to members. Congratulations for serving the STL community so well for so long!"

"Most people dread going to the bank, but Alliance has very friendly staff that is thorough and the line is never more than a few minutes long."

"Congratulations on your new Hazelwood Branch! May God bless the awesome and friendly ladies at the Hazelwood Branch. I give them a 5-star rating. Thanks for all you do."

"I had bad credit. You guys really helped me build my credit and taught me how to save money. I live paycheck to paycheck. Alliance has shown me how to spread my money out, so I can provide the things my family needs. I've got a 11-year-old son and a soon-to-be wife. She cannot work, so it's very hard on us money-wise. Alliance has helped make financial things a heck of alot easier. Thank you."

"Overall, very pleased. I have had several loans through Alliance Credit Union and have always applied in person. Alliance Credit Union is my first choice for a loan."

"Overall, I am very pleased with my bank. They are outstanding. I am in and out very quickly and efficiently. It's always very clean and the tellers are welcoming and polite. I've never had a complaint. They are 27 miles from my house, but its worth the drive for me."

"They are awesome. They have helped me so much when my husband had a stroke and I had to take over bills. They taught me how to do it and I was so appreciative of it."

"You guys are the best credit union. Will always have me here."

"They just launched accounts for grandkids. Happy about that."

Thank You!

Delivering Value, Enriching Lives



RATES

As of 10/02/2019

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 3.24% APR*
 Used Autoas low as 3.24% APR*
 New Boat/RVas low as 5.00% 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 2.51% APY*
 36 Months 2.66% APY*
 36 Months with Rate Bump Option..... 2.51% 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 1.24% 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 \$4,99950% 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.

New Kid's Account Pays for Grades

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.

Simply visit any branch to start your child's Star Student Savings Club account today! **Please note that if your child currently has a Coindexter Youth Savings Account, you will need to let branch staff know that you now want your child to be in our new kid's club account. It is that easy!**

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!



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

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



Call Center

Operating Hours:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

