



Delivering Value

DECEMBER 2019

SAVE Year-Round

Open your Holiday Club Savings Account today!



HO-HO-HO HOME LOANS!

There is no way we could ever compete with Santa, but we are offering **\$695 off closing costs** on all home loans this holiday season. Offer is only good through **January 31st**, so act fast!

We have very competitive rates with some of the lowest closing costs in the St. Louis area. **So low, that we encourage you to compare our closing costs with our competitors.** Many mortgage outfits advertise their low loan rates on the radio to get you in the door and then hit you with high closing costs at the end.

Many times, the higher closing costs more than offset the difference in rate. We have a dedicated mortgage department with a knowledgeable staff of professionals who will walk you through the process and answer all your questions- from start to even after you close.

If you have any questions about our mortgage products or services, or any other of our great home equity products, please call one of our Home Loan Specialists today at 636-343-7005, option 3.

Shop us and see... Apply online at www.alliancecu.com!

Money Market: Earn Interest, Keep the Access

If you hold a high balance in a traditional savings account at another financial institution, then your money may not be working as hard for you as it could be each month.

Our Alliance Money Market Account earns better dividends than a traditional savings account, and gives you the flexibility to access your funds (withdrawals or transfers) up to six times during any monthly statement period without the fear of tying your money up into a CD. The freedom to access your funds makes this account a good option for your emergency savings.

Your funds will earn better rates since they are directly tied to Fed Funds, instead of being adjusted to the market.** Plus, the tiered-rate structure of this account means that you will earn a higher return by investing more money into your account.

Money Market Rates

\$10,000 to \$24,99996% APY*
\$25,000 to \$49,999	1.05% APY*
\$50,000 to \$74,999	1.14% APY*
\$75,000, to \$99,999	1.23% APY*
\$100,000 and greater	1.31% APY*



Open yours today at your nearest branch!

Questions? Call us today at 636-343-7005, option 0 our chat with us during business hours at www.alliancecu.com.

*APY = Annual Percentage Rate. Your interest rate and annual percentage rate yield are calculated based on the US Fed Funds Rate and may change monthly. At our discretion, we may change the interest rate on your account on any given day; however, your interest rate will not be lower than the interest rates shown above for the current month. Federally insured by the NCUA.

**Compounding and crediting: For this account type, the interest period is monthly. Interest will be compounded monthly and credited to your account monthly. You will not receive accrued interest on a zero balance or if the account is closed before the interest is credited.

Delivering Value, Enriching Lives



RATES

As of 12/02/2019

Lower Loan Rates

New Autoas low as 3.24% APR*
 Used Autoas low as 3.24% 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 1.26% APY*
 12 Months 1.96% APY*
 24 Months 2.31% APY*
 36 Months 2.47% APY*
 36 Months with Rate Bump Option..... 2.31% APY*
 48 Months 2.56% APY*
 48 Months with Rate Bump Option..... 2.41% APY*

Includes Booster Bump: new bump rate +5 bp
 60 Months 2.86% APY*
 60 Months with Rate Bump Option..... 2.66% APY*

Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99996% APY*
 \$25,000 to \$49,999 1.05% APY*
 \$50,000 to \$74,999 1.14% APY*
 \$75,000, to \$99,999 1.23% APY*
 \$100,000 and greater 1.31% 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



College Scholarship Application Available in January

Stop by any branch or print online on Friday, January 3rd!

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. Since its 1997 inception, Alliance's scholarship program has awarded more than \$85,000 in college scholarships to date.

As part of our continuing support of higher education, applications for our annual scholarship program will be available Friday, January 3rd, at any branch or available to download from our website at:

www.alliancecu.com/Scholarship.html

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2020

Applications are due by Friday, February 28th, 2020.

Winners will be notified in early March and will be honored at our 72nd Annual Membership Meeting on Monday, March 30, 2020.

Questions?

Please call us at (636) 343-7005, option 0 or email us at talktous@alliancecu.com.

Holiday Branch Closure Dates:

Happy Holidays to all of our members this season!

Alliance will be closed on the holidays listed below.

Tuesday, December 24th at noon
Wednesday, December 25th
Wednesday, January 1st



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

