

Delivering Value FEBRUARY 2020

How to Apply for our College Scholarships

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 2020/21

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.



Alliance Sponsors New St. Louis World's Fair Historic Shuttle Tours

Alliance is proud to sponsor a new historic shuttle tour exploring the St. Louis 1904 World's Fair and its impact on St. Louis history.

"I have never been so excited about a new program in a long time, as it is educational, pro-St. Louis, an all-year program, and it creates marketing for the St. Louis World's Fare & Heritage Festival as well as our incredible title sponsor, Alliance Credit Union." said Tour President/Founder Davide Weaver. "It is a very well-rounded program that can fit well with so many special events and collaboration, such as educational school field trips."

Your tour will start and end at the St. Louis Art Museum, which is the only permanent building left from the Fair. You will also visit the History Museum to see the 1904 World's Fair exhibit, stop at Forest Park (the Fair's main fairgrounds), as well as the Olympic Grounds at Washington University for a picture with the Olympic Rings sculpture.

Tours are the first and last Saturday each month. You have two tour times to choose from-12 pm to 2 pm or 2 pm to 4 pm. To schedule your tour, email Mr. Weaver at weaver.davide@gmail.com. For more information, please visit https://stlworldsfare.com/.



Alliance

Single tickets are \$25 each & two tickets are \$45. Call for group discounts.

RATES

As of 02/02/2020

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 | 5.25% | 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 |
|---|
| 12 Months |
| 24 Months |
| 36 Months |
| 36 Months with Rate Bump Option 2.16% APY* |
| 48 Months |
| 48 Months with Rate Bump Option 2.26% APY* |
| Includes Booster Bump: new bump rate +5 bp |
| 60 Months |
| 60 Months with Rate Bump Option 2.51% APY* |
| Includes Booster Bump: new bump rate +10 bp |

Money Market

| \$10,000 to \$24,999 | .96% 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 \$4,999 | .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.

Alliance Donates \$5 to The Little Bit Foundation for Each New Member that Joins!



Alliance will now donate \$5 to The **Little Bit Foundation** for each new member that joins. This will be an ongoing charitable partnership with The Little Bit Foundation, who does great work in breaking down barriers to learning for underrepresented St. Louis children by providing goods and services such as socks, underwear, shoes, books, coats, as well as dental and vision services.

"We are thrilled by our partnership with Alliance Credit Union and its members," said Rosemary Hanley, CEO and Co-Founder of The Little Bit

Foundation. "This campaign will help further our mission to break down barriers to learning and close the achievement gap of underrepresented student populations in St. Louis. Little Bit exists because of the generosity and involvement of people that care about the hopes and dreams of all our children."

Why The Little Bit Foundation?

Reports reveal that child poverty in the state of Missouri has risen 66% in the last decade, and it impacts 39% of children in the City of St. Louis. This means they likely come to school hungry and without a coat; they don't have shoes that fit, have never seen a dentist or worn eyeglasses to correct a vision problem, and they have lives of constant change and crisis.

To make a tax-deductible donation or to donate your time, please visit www.thelittlebitfoundation.org/.

Alliance will be closed on Monday, February 17th to observe President's Day.





24/7 ATM Fenton 1280 S. Highway Dr. Fenton, MO 63026

Office Hours:

9 am - 5:30 pm Mon. - Fri. 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 lennings 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

Tel-A-Connect: 800 -714-3319 • Online Chat Available www.alliancecu.com • talktous@alliancecu.com

Office Hours:

636-343-7005, Option 0 • 800-541-6131

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











