



Delivering Value

APRIL 2020

Introducing HomeTraq: Home Showings, Simplified



Why would I use HomeTraq to view a home?

HomeTraq empowers the consumer to select the time and date for the showing. It eliminates consumer time wasted attempting to contact the listing agent to secure access to the property. **HomeTraq coordinates the scheduling of a licensed real estate agent to meet you at the property and eliminates the high pressure sales tactics sometime used to trap consumers in exclusive agency agreement before the consumer is ready to select a real estate agent.**

It also eliminates on-going solicitations for property and other services. While you may purchase additional showings, you may, but are not required, to use the same real estate agent and may use the HomeTraq Mobile Application to schedule a showing from a real estate agent who is available to show the property at the time and on the date that you desire to view the property.

In addition, by using the HomeTraq Mobile Application, you also receive (when available) listing information, property disclosures and real estate tax information specific to each property prior to the appointment time.

Who is HomeTraq?

HomeTraq acts as an advocate for consumers desiring a better way to purchase a new home. When real estate services are purchased through HomeTraq, you will never be pressured to use a particular agent or other service provider or to purchase a home before you are ready.

Are the agents licensed? Yes

HomeTraq has built a network of qualified licensed real estate agents to show homes on demand. All real estate agents participating in the HomeTraq Referral Network are licensed and maintain errors and omissions insurance. In addition, as a part of the scheduling of the showing, you will receive a photo of the real estate agent assigned to show you the house so that you know who is providing the showing service.

After each assignment, HomeTraq surveys the consumer regarding the quality of the services provided by the assigned real estate agent. Real estate agents who receive unsatisfactory reviews are promptly removed from the HomeTraq Referral Network.

How it works?

Find a home

Find a home you love using our partner app HomeScout or your favorite search tool like Zillow or Realtor.com. Just tell us the address & your availability. Pick the home and time, HomeTraq gets you in.

Get the details

Details are delivered straight to your

cell phone, so you get all the relevant info before the showing, such as what the agent looks like.

View the house

HomeTraq connects you with a local available agent on your schedule to show the house, without the pushy sales tactics.

Buy your dream house

After you fall in love with a home, you can request an inspection, get pre-approved for a loan and make an offer!

Your first FIVE showings are on us when you type in the promo code "ALLIANCE" inside the app! Each additional showing is \$25. Get started today! Visit Alliance.HomeTraq.com!



 **HomeTraq**

Delivering Value, Enriching Lives

 **Alliance**
CREDIT UNION

RATES

As of 04/02/2020

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 4.75% 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 1.16% APY*
12 Months 1.76% APY*
24 Months 2.11% APY*
36 Months 2.21% APY*
36 Months with Rate Bump Option..... 2.06% APY*
48 Months 2.26% APY*
48 Months with Rate Bump Option..... 2.11% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months 2.36% APY*

60 Months with Rate Bump Option..... 2.21% 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



St. Louis World's Fair Historic Shuttle Tours



Alliance Family Member Discount:
Just \$15 per person! Use promo code,

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 Fair & 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.

To Purchase Your Discounted Tickets:

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 purchase discounted tickets online, visit www.stlworldsfare.com/ and use promo code, "ALLIANCE-CU." To schedule a group tour, email Davide Weaver at: weaver.davide@gmail.com.

Have a Happy & Safe Easter Holiday!



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

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

