



Delivering Value

SINCE 1948

MAY 2020

COVID-19 Update: Alliance Remains Accessible to its Members

As you know, the St. Louis area is under a shelter in place order from government officials. In response, Alliance Credit Union has closed all of our lobbies. As an essential business, we continue to have drive-up service at most of our branches. Alliance Credit Union did this for the safety of our members and employees.

Branches without drive-up service (Hampton and Bryan Road) should use ATM or walk-up night drop services. Rest assured, Alliance Credit Union will remain available to our members during this order. **We have comprehensive plans in place to help promote everyone's health and safety, as well as the continuity of our operations.**

Alternative Access

In addition to drive-up service, you may continue to access your accounts in the following ways:

Use online banking and our mobile banking app to check balances, transfer money, pay bills, deposit checks remotely, and a variety of other services.

During regular business hours, speak to a representative in our Call Center by calling 636-343-7005 or 1-800-541-6131. Our hours are Monday-Friday 8:30 am - 5:30 pm & Saturday 8:30 am - 12:30 pm.

You also can access your account by phone anytime day or night with Tel-A-Connect at 1-800-714-3319. Your phone PIN is required. A phone PIN can be reissued upon request by contacting our Call Center.

If you own a safe deposit box with Alliance Credit Union, or you feel you must gain lobby access, please call us at 636-343-7005.

With limited service due to the Coronavirus, here are a few things you may want to

do if you have not already done them. Enroll in online banking to gain access to your accounts from home 24/7. Your phone PIN will be required. A phone PIN can be reissued upon request by contacting our Call Center.

Get a debit card to access your funds. You will be able to make deposits, pay for purchases, and get cash without coming into a branch.

Download the Alliance app for Apple and Android devices. You can deposit checks using the remote check deposit feature. Sign up for direct deposit if your employer offers it.

Please make loan payments inside Virtual Branch, through one of our drive-ups, or via night drop. You may also mail payments to our Fenton office at the address below:

**1280 S. Highway Dr.
Fenton, MO 63026**

If you are an Alliance Credit Union member facing financial hardship (job loss, reduced hours, etc.) due to the impact of the Coronavirus, please call us at 636-343-7005 to discuss your current accounts.

We are here for you.

FAQs

Q: ARE EMPLOYEES IN BRANCHES HEALTHY?

A: Yes. Employees are given paid sick days and have been instructed to stay home if they are sick.

Q: IS THE CASH SANITIZED BEFORE GIVEN TO THE MEMBER?

A: No. We are unable to 'sanitize' currency before it is given to members. We recommend additional hand washing when handling cash.



Q: ARE YOU GOING TO CLOSE YOUR BRANCHES?

A: At this time, we are only closing our lobbies. We are still providing drive-thru service. Any additional changes to our operations will be posted here on our website and on Facebook.

Q: IF BRANCH LOCATIONS ARE CLOSED WILL ALL MY DIRECT DEPOSIT AND AUTOMATIC PAYMENTS STILL BE MADE?

A: Yes. All automatic files will be processed with no anticipated interruption.

Q: IF A MEMBER IS FINANCIALLY IMPACTED DUE TO LOSS OF WORK OR PAY ARE THEY STILL EXPECTED TO MAKE THEIR LOAN PAYMENTS?

A: Yes. Loan payments are expected by their payment due date, but extenuating circumstances will be reviewed on a case-by-case basis. If you anticipate having trouble making your scheduled payment, please call us at 636-343-7005.

Q: IF BRANCHES CLOSE, HOW WILL I GET CASH?

A: You can use an ATM or get cash back with your debit card at most retailers.

Q: HOW MUCH CASH CAN I GET FROM AN ATM?

A: You can get \$500 per day. If you require a larger amount, please call our Call Center at 636-343-7005 to discuss your options.

Delivering Value, Enriching Lives



RATES

As of 04/02/2020

Lower Loan Rates

New Autoas low as 2.49% 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 1.01% APY*
 12 Months 1.46% APY*
 24 Months 1.61% APY*
 36 Months 1.71% APY*
 36 Months with Rate Bump Option..... 1.50% APY*
 48 Months 1.81% APY*
 48 Months with Rate Bump Option..... 1.60% APY*
 Includes Booster Bump: new bump rate +5 bp
 60 Months 2.01% APY*
 60 Months with Rate Bump Option..... 1.81% APY*
 Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99969% APY*
 \$25,000 to \$49,99975% APY*
 \$50,000 to \$74,99981% APY*
 \$75,000, to \$99,99988% APY*
 \$100,000 and greater94% 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.

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Follow Us on Facebook!

Are you following us on Facebook yet? Facebook is the best place to get timely Coronavirus updates, along with our website. 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!

Closed May 25th



Have a Safe & Happy

MEMORIAL DAY

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

