



# Delivering Value

SINCE 1948

JUNE 2020

## June's COVID-19 Member Service Update:

As we all fight back against the Covid-19 virus, Alliance has taken many steps to protect the health of our members and employees while continuing to provide the services our communities need. We are grateful for the support we received in these efforts, and we are developing a plan to gradually reopen lobbies to member traffic.

Alliance is making plans to open our branches to appointment only traffic soon. We are awaiting delivery of protective equipment, such as Plexiglas workstation shields similar to those you may have seen popping up in grocery stores and pharmacies. Employees will have access to masks and gloves. Alliance recommends following the CDC guidelines of avoiding close contact and wearing a cloth face cover when visiting our branches. Alliance may ask you to briefly remove the cloth face cover to verify identity before entering a branch location. To assist with social distancing, we may need to limit the number of members entering the branches. We appreciate your understanding, and pledge to ensure our fast, friendly, and accurate service will keep things moving.

More details, as well as specific dates for reopening, will be announced when we believe CDC and other expert recommendations can be met. We will have further details on setting appointments for branch visits. Please monitor our website at [www.alliancecu.com](http://www.alliancecu.com) and our social media for updates. For the safety of our employees and members we continue to ask you to use our drive-ups and electronic methods of account access. A healthy Alliance family is our primary concern.

### Alternate Access

In addition to drive-thru service, we have many other ways to access your account.

- 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. Hours are Monday-Friday 8:30 am - 5:30 pm & Saturday 8:30 am - 12:30 pm.
- Access your account by phone any-

time 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.

- Use our drive-up service available at most branches.
- Use walk-up night drop service at our Hampton and Bryan Road offices.
- 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.

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 for your account. You will be able to make deposits, pay for purchases and get cash without the need to come 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.

Let us know if you have any questions! Stay safe!



## COVID-19 Update



*Delivering Value, Enriching Lives*



**Alliance**  
CREDIT UNION

# RATES

As of 06/02/2020

## Lower Loan Rates

New Auto .....as low as 2.49% APR\*  
 Used Auto .....as low as 3.24% APR\*  
 New Boat/RV .....as low as 5.25% APR\*  
 Used Boat/RV .....as low as 5.25% APR\*  
 New Motorcycle/ATV .....as low as 5.00% APR\*  
 Used Motorcycle/ATV .....as 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](http://www.alliancecu.com) to apply online.

\*APR = Annual Percentage Rate

## Higher Deposit Rates

### Certificates of Deposit

6 Months ..... .81% APY\*  
 12 Months ..... 1.01% APY\*  
 24 Months ..... 1.16% APY\*  
 36 Months ..... 1.36% APY\*  
 36 Months with Rate Bump Option..... 1.16% APY\*  
 48 Months ..... 1.41% APY\*  
 48 Months with Rate Bump Option..... 1.21% APY\*  
 Includes Booster Bump: new bump rate +5 bp  
 60 Months ..... 1.56% APY\*  
 60 Months with Rate Bump Option..... 1.37% APY\*  
 Includes Booster Bump: new bump rate +10 bp

### Money Market

\$10,000 to \$24,999 ..... .55% APY\*  
 \$25,000 to \$49,999 ..... .60% APY\*  
 \$50,000 to \$74,999 ..... .65% APY\*  
 \$75,000, to \$99,999 ..... .70% APY\*  
 \$100,000 and greater ..... .75% 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.

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## Alliance Donates to The Little Bit Foundation

Alliance recently donated more than \$3,300 to The Little Bit Foundation as part of its pledge to donate \$5 for each new membership it opens. This is 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.

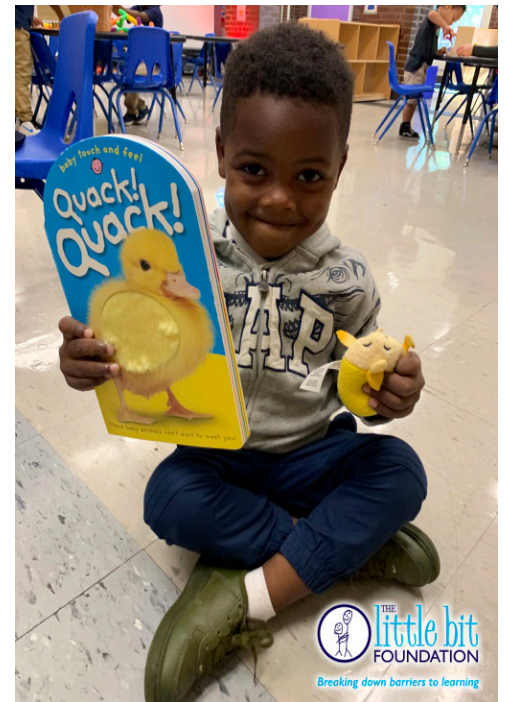
“We are thrilled by our partnership with Alliance Credit Union and its members,” said Rosemary Hanley, CEO and Co-Founder of The Little Bit Foundation. “This campaign will help further our mission to break down barriers to learning and close the achievement gap of underrepresented student populations 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/](http://www.thelittlebitfoundation.org/).



**Use Apple Pay, Google Pay & Samsung Pay for a safer way to pay!**

**636-343-7005, Option 0 • 800-541-6131**  
**Tel-A-Connect: 800-714-3319 • Online Chat Available**  
**[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto: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

