



Delivering Value

SINCE 1948

JULY 2020

Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. Every member currently enrolled in Virtual Branch is eligible to complete the survey. You will be automatically entered for the cash drawing when you complete the survey by submitting your answers! **Everyone who completes the survey by August 31 will be entered.**

We will email the electronic survey to each Virtual Branch user's personal email address in early July. To complete the survey, simply check your email account with the same address that you use for Virtual Branch. The

email with the survey link will be waiting for you in your inbox. Please check your spam folder if you did not receive it.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, and more. For example, last year's results helped management decide to build a new Hazelwood branch.

We thank you in advance for your input and for helping us make your credit union even better!



Kids Earn Money While Learning How to Study & Save



Our Star Student Savings Club is designed to help children ages 0 through 12 understand what a credit union is while teaching them how to be a superstar saver.

As a member of our Star Student Savings Club, kids will earn \$1 for every "A" or "B" that they receive on their semester report card. To encourage kids to save that hard-earned money, we have created our Superstar Savings Card.

Every time kids save \$5, they simply bring it into any branch for deposit and we will give them a Superstar Savings Sticker. Once they collect 20 stickers or have saved up \$100, we will deposit an additional \$5 into their Star Student Savings Club account.

Key Benefits:

- **Receive \$1 for every "A" or "B" they earn on their semester report card**
- **Kid's earn 10% APY on the first \$500 they save**
- **Savings account minimum balance of just \$5**
- **12-Month Superstar Saver CD- The perfect way to start saving for college. Open today for just \$250!**

Help your child, grandchild, niece or nephew develop good savings habits and have fun at the same time. Simply visit any branch to start your child's Star Student Savings Club account today. Call us with any questions at 636-343-7005, option 0.

Open one for your child today!



Delivering Value, Enriching Lives



RATES

As of 07/02/2020

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 3.25% 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 Months76% APY*
12 Months96% APY*
24 Months 1.06% APY*
36 Months 1.26% APY*
36 Months with Rate Bump Option..... 1.06% APY*
48 Months 1.31% APY*
48 Months with Rate Bump Option..... 1.11% APY*
Includes Booster Bump: new bump rate +5 bp
60 Months 1.46% APY*
60 Months with Rate Bump Option..... 1.27% APY*
Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99955% APY*
\$25,000 to \$49,99960% APY*
\$50,000 to \$74,99965% APY*
\$75,000 to \$99,99970% APY*
\$100,000 and greater75% 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



Save Monthly For Next Year's Vacation

Plan ahead for your next vacation by opening an Alliance Vacation Club Savings Account today. This account allows you to save cash for all the expenses that come with traveling to your destination.

When you automate your savings with payroll deduction or automated transfers from another account, building your balance is easy.

And your funds, plus interest, can be automatically transferred to your checking account when you are ready for your getaway!

Open a Vacation Club Savings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning .16% APY* once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

For added convenience and flexibility, you can make one withdrawal per month without penalty if you need to do so. And, your money is



secure- it's federally insured by the NCUA.

Questions about opening your Vacation Club Savings Account? Call us at 636-343-7005, option 0 or visit any branch to open your Vacation Club Savings Account today!

**Rates subject to change.*

**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 • 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

