



Delivering Value

OCTOBER 2020

And the Survey Says...

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. **This year's online survey had a 19.4% response rate and was completed by nearly 1,600 members.**

We appreciate our members' vote of confidence evidenced by this year's survey. For example, **94%** were "satisfied" or "very satisfied" with our service and **89%** said they would likely recommend us to their friends and family members. **57%** of respondents stated that they have downloaded our free mobile app, and **55%** were aware that Alliance offered shared branching.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members- not stockholders!



Other Key Findings:

- 65% consider Alliance their primary financial institution
- 76% have a checking account
- 67% prefer to access their accounts electronically
- Service is the primary reason members use Alliance
- Fenton is Alliance's most visited branch
- 59% are aware that Alliance offers Courtesy Pay
- 42% said COVID-19 has them using more e-services
- For improvement, members want more locations

Thank you for the kind words...

"I've been with this credit union for over 30 years and I will never leave! I've been living Florida for the past year 10 years and still won't bank anywhere else! I love my credit union! You all are AWESOME and thank you for continued years of excellent service!"

"I'm very happy with Alliance. I changed over from Commerce Bank and will never go back. Your customer service is excellent."

"I have been a member since I was 18. I am very satisfied with the quick response to my needs & everyone is very professional."

"The staff at Alliance have consistently been helpful and knowledgeable. I've been a member for over 20 years and have never had an issue with any staff person."

"I have recommended ACU many times over the years and a number of family and friends have joined."

"I plan on staying with Alliance for a long time. They treat you like family there and they really care for you. As a Marine Disabled Veteran, I could not ask for any better service."

"I have several accounts with other banks--but you are my 1st stop and the customer service is great!"

"Been with you 50 years and I've loved all 50 years with you. Don't change. You've been great!"

"When I do have to come inside the bank, I must say everyone is very personable and professional. I really like the people inside the Jennings branch. Very helpful and pleasant."

"Alliance Credit Union has always been good to me over the years. With raising three kids and I think 10 car loans, they been there for me. Thanks for all the great service."

"I live in Utah and retained my Alliance account when I moved!"

Thank You!

Delivering Value, Enriching Lives



RATES

As of 10/02/2020

Lower Loan Rates

New Autoas low as 1.99% APR*
 Used Autoas low as 2.25% 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 Months46% APY*
 12 Months66% APY*
 24 Months76% APY*
 36 Months86% APY*
 36 Months with Rate Bump Option..... .66% APY*
 48 Months96% APY*
 48 Months with Rate Bump Option..... .76% APY*
 Includes Booster Bump: new bump rate +5 bp
 60 Months 1.11% APY*
 60 Months with Rate Bump Option..... .91% APY*
 Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99930% APY*
 \$25,000 to \$49,99935% APY*
 \$50,000 to \$74,99940% APY*
 \$75,000, to \$99,99945% APY*
 \$100,000 and greater50% APY*

IRA Savings

\$100 to \$4,99935% APY*
 \$5,000 to \$24,99945% APY*
 \$25,000 to \$49,99955% APY*
 \$50,000 to \$74,99965% APY*
 \$75,000 to \$99,99975% APY*
 \$100,000 and greater 1.00% APY*

*APY = Annual Percentage Yield. All rates subject to change at any time.

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Kid's Club Account Pays for Grades

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

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

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

Simply visit any branch to start your child's Star Student Savings Club account today! Please note that if your child currently has a Coindexer Youth Savings Account, you will need to let branch staff know that you now want your child to be in our new kid's club account. It is that easy!

Key Benefits:

- Receive \$1 for every "A" or "B" 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: Perfect way to start saving for college. Open today for just \$250!

Please bring your child's Social Security Card to account opening!



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

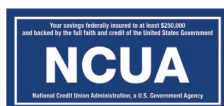
Call Center

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

