



Delivering Value

DECEMBER 2020

Save Year-Round for Holiday Expenses



Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today! This account allows you to save cash for all the expenses that come with the holiday season.

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 in time for the holidays!

Open a Holiday Club Savings Account at any time of the year with only a \$5 minimum deposit. 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? Call us at 636-343-7005, option 0 or visit any branch to open your Holiday Club Savings Account today!



Bump Your CD Rate When Rates Rise

Our new Rate Bump CD allows you to bump your CD rate up if our rates were to increase before the end of your certificate's term. The Rate Bump CD is available on all 36, 48, and 60-month term CDs.

Booster Bumps available on 48 & 60-Month CDs

As an added bonus, Alliance will give you a Booster Bump if you choose to open a 48 or 60-month CD. You will **receive an additional 5 basis points** more than the rate that you would be receiving when you choose to use your bump option on all 48-month CDs.

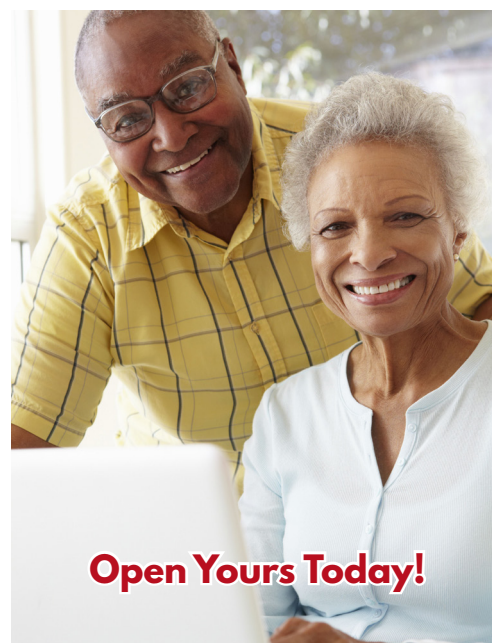
You will **receive an additional 10 basis points** more than the rate that you would be receiving when you

choose to use your bump option on all 60-month CDs.

Alliance wants to ensure that our members can deposit their money with us worry-free! You can relax knowing that the funds you put into a Rate Bump CD are insured up to **\$250,000** per individual depositor by the National Credit Union Administration (NCUA).

To open your Rate Bump CD today, simply stop by any branch. Questions? Call us today at 636-343-7005, Option 0 or visit us at any branch during our business hours.

Please note that the penalty for early account closure is 365 days of interest on all 48 and 60-month Rate Bump CDs.



Delivering Value, Enriching Lives



RATES

As of 12/02/2020

Lower Loan Rates

New Auto	as low as 1.99% APR*
Used Auto	as low as 2.25% 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 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 Months .....	.26% APY*
12 Months .....	.41% APY*
24 Months .....	.56% APY*
36 Months .....	.66% APY*
36 Months with Rate Bump Option.....	.46% APY*
48 Months .....	.76% APY*
48 Months with Rate Bump Option.....	.56% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months86% APY* |

60 Months with Rate Bump Option.....

Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,999 .....	.20% APY*
\$25,000 to \$49,999 .....	.25% APY*
\$50,000 to \$74,999 .....	.30% APY*
\$75,000 to \$99,999 .....	.35% APY*
\$100,000 and greater .....	.40% APY*

IRA Savings

\$100 to \$4,999 .....	.25% APY*
\$5,000 to \$24,999 .....	.30% APY*
\$25,000 to \$49,999 .....	.35% APY*
\$50,000 to \$74,999 .....	.45% APY*
\$75,000 to \$99,999 .....	.55% APY*
\$100,000 and greater .....	.75% APY*

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

Delivering Value, Enriching Lives

College Scholarship Application Available in January

Stop by any branch or print online on Friday, January 8th

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. Since its 1997 inception, Alliance's scholarship program has awarded more than \$90,000 in college scholarships to date.

As part of our continuing support of higher education, applications for our annual scholarship program will be available Friday, January 8th at any branch or available to download from our website at:

www.alliancecu.com/scholarship-program/

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2021

Applications are due by Friday, March 5th, 2021

Winners will be notified in early March and will be honored at our 73rd Annual Membership Meeting on March 30th.

Questions?

Please call us at (636) 343-7005, option 0 or chat with us from our homepage during business hours.

Happy Holidays to all of our members this season!

Alliance will be closed on the holidays listed below.

Thursday, December 24th at noon
Friday, December 25th
Friday, January 1st

Alliance
CREDIT UNION

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

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