



# Delivering Value

JANUARY 2021

## How to Apply for our College Scholarships



Alliance understands how educational opportunities can help our members' achieve 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.

### How to get an application:

Scholarship applications will be available on **Friday, January 8th** at any branch. You may also download it from our website at:

[www.alliancecu.com/scholarship-program/](http://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 2021/22

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 Monday, March 30th, 2021.

**Questions?** Please call us at (636) 343-7005, option 0 or email us at [talktous@alliancecu.com](mailto:talktous@alliancecu.com).

### Attention Former 1st City Credit Union & Arch Community Credit Union members:

As of January 1st, please start using our routing number (281081505) as the routing numbers of your former credit union will no longer be active. This means that the Federal Reserve will reject any checks or ACHs with your former credit unions' routing number.

**Your Next Steps:** You should first identify any outstanding checks, automatic transfers, and direct deposits and then redirect them to Alliance using our routing number (281081505). The easiest way to change your direct deposit is to contact your employer's HR or payroll department, which will have you fill out a direct deposit authorization form. You also will want to safely destroy all old checkbooks.

### Old Credit Union Routing Numbers:

1st City Credit Union: 281082203  
Arch Community Credit Union: 281081686

## 2021 Privacy Policy Remains Unchanged

Federal law requires us to tell you how we collect, share, and protect your personal information.

Our privacy policy has not changed in 2021. You may review our privacy policy and our practices with respect to your personal information at [www.alliancecu.com/privacy-policy/](http://www.alliancecu.com/privacy-policy/) or we will mail you a free copy *upon request* if you call 636-343-7005, option 0.

*Delivering Value, Enriching Lives*



# RATES

As of 01/02/2021

*Delivering Value, Enriching Lives*



## 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](http://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*
<b>Includes Booster Bump: new bump rate +5 bp</b>	
60 Months .....	.86% APY*
60 Months with Rate Bump Option.....	.71% APY*
<b>Includes Booster Bump: new bump rate +10 bp</b>	

### 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.

## Bryan Road Branch is Closing April 2021

Alliance Credit Union will be closing its Bryan Road branch in O'Fallon on **April 3rd**. Please use our HWY K branch in O'Fallon for service after that date. We are happy to announce that plans are moving forward on our new Wentzville branch located off Exit 212 at Interstate 70 and Highway A adjacent to Lake St. Louis. The new branch will be more convenient for our members working at General Motors and will help expand our western St. Charles County footprint. Progress updates will be posted here and on social media.

## Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and CO-OP debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

## Branch Holiday Closure

**We will be closed on Monday, January 18th to observe Martin Luther King Day.**



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

