



# Delivering Value

FEBRUARY 2021

## Alliance Will Donate \$5 to The Little Bit Foundation for Each New Member

Alliance will donate \$5 to **The Little Bit Foundation** 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/).

## 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).



*Delivering Value, Enriching Lives*



# RATES

As of 02/02/2021

## 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 .....	.36% APY*
24 Months .....	.51% APY*
36 Months .....	.61% APY*
36 Months with Rate Bump Option.....	.41% APY*
48 Months .....	.71% APY*
48 Months with Rate Bump Option.....	.51% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months ..... .81% APY\* |

60 Months with Rate Bump Option..... .61% APY\* |

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 .....	.40% APY*
\$75,000 to \$99,999 .....	.45% APY*
\$100,000 and greater .....	.60% APY*

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

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## Follow Us on Facebook!

Following a business on Facebook is easy and beneficial. We work hard to ensure the content on our Facebook page is personal, entertaining, relevant, and interesting – but most importantly, we want it to be valuable and beneficial to YOU! Here are five reasons you should be following our Facebook page right now:

### 1) Because you love being a member here

You love keeping your money local and you enjoy the perks of being a credit union member. Why not let your friends and family know!

### 2) Because you are part of our community

As a local, not-for-profit financial cooperative, we understand the importance of building community relationships. That is why we support local businesses, artists, musicians, charities, and events such as The Little Bit Foundation, Community Women Against Hardship, Sherwood Forest, 1904 World's Fair Society, and many others.

### 3) Because you want to get to know us better

We try to be as transparent as possible on social media. By following us, you can learn from other people's questions, write us a review, be the first to know about new products & services, get to know our staff, and get a behind-the-scenes look at how we operate.

### 4) Because you want to interact with us

As a financial cooperative, we believe it is important to listen and respond to everyone. Following us on Facebook makes interacting with us easy. Leave a review, ask a question, or let us know how we can better serve you.

### 5) Because you are interested in added value

By following us, you can receive exclusive offers that others cannot get. Be the first to know about money-saving offers and financial tips!

**Alliance will be closed on Monday,  
February 15th to observe  
President's Day.**



**Alliance**  
CREDIT UNION

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

#### 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

