



Delivering Value

MAY 2021

Mortgage Rates are Rising

Mortgage rates are rising as our economy heats up. Now is the time if you are a first-time home buyer or if you are looking for a cash-out mortgage refinance or a home equity line of credit. Using the equity in your home to get the cash you need to refinance your high interest credit card debt can be a smart way to lower your debt.

Alliance has a full suite of mortgage products from fixed-to adjustable-rate mortgages to home equity loans and home equity lines of credit. Escrow and Private Mortgage Insurance (PMI) are not required



and your loan will be serviced locally at our Fenton headquarters.

Questions? Call us today at 636-343-7005, option 3 and we can discuss which options are right for you. You may also email us at mortgages@alliancecu.com to get started.

Alliance Awards Three \$3,000 College Scholarships

Alliance Credit Union awarded three \$3,000 college scholarships at its virtual 73rd Annual Membership Meeting on March 30th.

The 2021 winners of our "Dennis J. Sommer Scholarship for Excellence in Education" presented by the Alliance Credit Union Foundation are:

- Alan Fulcher, University of Arkansas at Little Rock
- Aarushi Parmar, St. Louis University
- Lauren Agnew, Hazelwood Central High School

Congratulations to our 2021 winners!

Start Automatically Saving Monthly For Your Next 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 interest 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. Questions about opening your Vacation Club Savings Account? Call us at 636-343-7005, option 0 or visit any branch to open yours today!

Delivering Value, Enriching Lives



RATES

As of 05/02/2021

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 Months21% APY*
12 Months31% APY*
24 Months46% APY*
36 Months56% APY*
36 Months with Rate Bump Option..... .36% APY*
48 Months66% APY*
48 Months with Rate Bump Option..... .46% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months71% APY*

60 Months with Rate Bump Option..... .51% APY*

Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99915% APY*
\$25,000 to \$49,99915% APY*
\$50,000 to \$74,99920% APY*
\$75,000 to \$99,99925% APY*
\$100,000 and greater30% APY*

IRA Savings

\$100 to \$4,99915% APY*
\$5,000 to \$24,99920% APY*
\$25,000 to \$49,99925% APY*
\$50,000 to \$74,99930% APY*
\$75,000 to \$99,99935% APY*
\$100,000 and greater40% APY*

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

Delivering Value, Enriching Lives



Alliance Makes \$2,500 Donation to Sherwood Forest



SHERWOOD FOREST

Alliance Credit Union donated \$2,500 to become a Counselor-Level Sponsor to Sherwood Forest, which is a youth development organization directly impacting young people from low-income communities throughout the St. Louis area. This donation will help support the salary of a summer staff member at its campgrounds.

About Sherwood Forest:

Since 1937, Sherwood Forest has supported more than 30,000 young people to discover the best in themselves as they grow up to do good in the world.

More than 300 kids annually in 1st through 9th grades build skills in teamwork, independence, responsibility, self-confidence, and problem-solving through a year-round program that includes a residential summer camp experience.

Sherwood Forest combines traditional outdoor learning opportunities with evidence-based programing to create an environment of learning and self-discovery like no other. Kids participate in award-winning Library and Reading programs, experience Creative and Performing Arts, and explore the natural environment through backpacking and canoeing.

To make an online donation or to learn more about Sherwood Forest, visit www.sherwoodforeststl.org.

We are CLOSED on Monday, May 31st for Memorial Day



Start using Apple Pay, Google Pay, & Samsung Pay today!



Alliance
CREDIT UNION

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

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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