



Delivering Value

AUGUST 2021

Earn 3.01% APY Best Interest Checking Account

Our Best Interest Checking account allows you to earn **3.01% APY* monthly on the first \$10,000** by meeting four simple criteria that you may already be doing.

Your Monthly Qualifications:

- Have at least 25 debit card transactions post and settle
- Have at least one direct deposit post and settle
- Pay three bills with Bill Pay or recurring ACH, combined per month
- Enroll in e-statements

What if I do not meet the monthly qualifications?

This account simply defaults to a free checking account that earns 0.15% APY interest with no monthly fees

or minimum balance requirements. You can always get right back earning 3.01% APY the next month you qualify.

What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

Questions about this new account?

Please call us at 636-343-7005, option 0,

or stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at www.alliancecu.com.



*Qualifying accounts earn 3.01% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. Any Alliance ACH is excluded for bill pay qualification purposes. Interest and APY subject to change at our discretion.

Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. **Every member currently enrolled in Virtual Branch is eligible to complete the survey. Simply complete the survey by September 15th and you will be automatically entered for the \$500 cash drawing.**

We will email the electronic survey to each Virtual Branch user's personal email address in early July. To complete the survey, simply check your email account with the same address that you use for Virtual Branch. The email with the survey link will be

waiting for you in your inbox. Please check your spam folder if you did not receive it.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, and more. For example, last year's results helped management decide to build a new Hazelwood branch.

We thank you in advance for your input and for helping us make your credit union even better!



Delivering Value, Enriching Lives



RATES

As of 08/02/2021

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 Months41% APY*
36 Months51% APY*
36 Months with Rate Bump Option..... .31% APY*
48 Months61% APY*
48 Months with Rate Bump Option..... .41% 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 \$24,99910% 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 \$4,99910% APY*
\$5,000 to \$24,99915% APY*
\$25,000 to \$49,99920% APY*
\$50,000 to \$74,99925% APY*
\$75,000 to \$99,99930% APY*
\$100,000 and greater35% APY*

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

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Mortgage Calculator for Purchase Price & Down Payment

Alliance works hard to invest in the necessary online tools to ensure that our members have what they need to make educated financial decisions for themselves and their family. Our newest mortgage calculator helps provide you with a full and clear picture of what costs are needed to get into a new home. Use our new **Purchase Price & Down Payment** calculator to

estimate your mortgage payment with taxes and insurance (PITI) when you know the purchase price and down payment amount. You can also calculate your interest, principal balances, prepayment savings and generate an estimated amortization schedule.

Check it out today by clicking on the "Education" tab on our homepage!



Fun at the O'Fallon Hoots' Game!

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

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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