



Delivering Value

SEPTEMBER 2021

Kids Earn \$1 for Every "A" or "B" on Semester Report Cards

Our Star Student Savings Club is designed to help children ages 0 through 12 understand what a credit union is while teaching them how to be a superstar saver.

As a member of our **Star Student Savings Club**, kids will earn \$1 for every "A" or "B" that they receive on their semester report card. To encourage kids to save that hard-earned money, we have created our Superstar Savings Card.

Every time kids save \$5, they simply bring it into any branch for deposit and we will give them a Superstar Savings Sticker. Once they collect 20 stickers or have saved up \$100, we will deposit an additional \$5 into their account.



Open one for your child or grandchild today at any branch. Please bring your child's Social Security card!

Key Benefits:

- **Receive \$1 for every "A" or "B" they earn on their semester report card**
- **Kid's earn 10% APY on the first \$500 they save**
- **Savings account minimum balance of just \$5**
- **12-Month Superstar Saver CD- The perfect way to start saving for college. Open today for just \$250!**

Earn 3.01% APY with Best Interest Checking

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.

Delivering Value, Enriching Lives



RATES

As of 09/02/2021

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 Months .....	.21% APY*
12 Months .....	.31% APY*
24 Months .....	.41% APY*
36 Months .....	.51% APY*
36 Months with Rate Bump Option.....	.31% APY*
48 Months .....	.61% APY*
48 Months with Rate Bump Option.....	.41% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months .....	.71% APY*
60 Months with Rate Bump Option.....	.51% APY*
Includes Booster Bump: new bump rate +10 bp	

Money Market

\$10,000 to \$24,999 .....	.10% APY*
\$25,000 to \$49,999 .....	.15% APY*
\$50,000 to \$74,999 .....	.20% APY*
\$75,000 to \$99,999 .....	.25% APY*
\$100,000 and greater .....	.30% APY*

IRA Savings

\$100 to \$4,999 .....	.10% APY*
\$5,000 to \$24,999 .....	.15% APY*
\$25,000 to \$49,999 .....	.20% APY*
\$50,000 to \$74,999 .....	.25% APY*
\$75,000 to \$99,999 .....	.30% APY*
\$100,000 and greater35% APY*

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

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SAVE the DATE

CWAH Ambassadors 15th Annual Golf Tournament

10-09-2021

Josh Purler,
Chair
Alliance Credit Union
Edward Jones

The Quarry at Crystal Springs

Time:
Registration 7:00 am
Fee: \$125.00 Per Golfer

"Shooting a hole in one for those in need".

Register online today at <https://alliancecu.com/cwah-registration/>

About Community Women Against Hardship (CWAH): Community Women Against Hardship (www.cwah.org) is a 501 (c) (3) non - profit organization (volunteer based program dedicated to providing educational and developmental programs, and basic needs resources; (donated food, clothing, household items, and furniture) to low to moderate income families. CWAH educational and developmental programs are designed to build better parent and youth relationships, improve health and nutritional outlooks, and to enhance academic achievement and/or employability.

We are closed on Monday, September 6th to observe Labor Day.

Stay safe while enjoying your holiday weekend!



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

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

Call Center

Operating Hours:
Mon. - Fri. 8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm

