



Delivering Value

OCTOBER 2021

And the Survey Says...

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. **This year's online survey had a 16% response rate and was completed by more than 1,500 members.**

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 90% were "satisfied" or "very satisfied" with our service and 90% said they would likely recommend us to their friends and family members. Best yet, 90% said they "completely" or "mostly" trusted Alliance to meet their financial needs. Moreover, 57% of respondents stated that they have downloaded our free mobile app, and 53% were aware that Alliance offered shared branching.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members- not stockholders!

Thanks for your feedback!



Other Key Findings:

- 61% consider Alliance their primary financial institution
- 75% have a checking account
- 70% prefer to access their accounts electronically
- Service is the primary reason members use Alliance
- Fenton is Alliance's most visited branch
- 59% are aware that Alliance offers Courtesy Pay
- 41% said COVID-19 has them using more e-services
- For improvement: More branches & better online banking

Thank you for the kind words...

"I just want to reiterate how happy I am with your staff and customer service. Compared to other financial institutions I've used over the years, they are outstanding by comparison."

"I love this credit union. My account was opened by my Momma when I was in kindergarten and I'm 31 now. I didn't know about the co-op, but that just makes me even more happier with Alliance."

"I love the ease of transferring funds electronically. The mobile app is very user friendly and makes my life a little easier. When I need to go into a branch, things run very efficiently."

"It's been a great Credit Union to me over the years. I joined when I was in my early 20's. I have had all my car loans with them and one consolation loan when I had money problems many years ago. They helped me out and I've been fine ever since. Thank You."

"Alliance has helped me many times in the past when I was young and needed financial assistance. I don't know how well I would have done without your help. I am retired now and my finances are stable. Thank You for all your help."

"I joined Alliance from Laclede that transferred to Arch which transferred to you. I appreciate the check up call I received from Alliance during Covid and the call I got when I used the wrong checkbook to write a check. I like small town personal service. That's what I get from your team."

"The employees here are always extremely helpful and friendly. I have to say, the service seems much more personal at this institution than I've ever experienced at prior banks. I moved away to Jefferson City recently, but STILL keep my banking at Alliance Credit Union in O'Fallon, MO! I'll always be loyal because your employees have always gone above and beyond for me."

"You guys have been very good to work with. Whether modifications refinancing or car loan transfers I have always come out a lot better."

"Switching to Alliance credit union was the best financial decision I've ever made!"

"Any time I need to call or visit, I feel like I have my own personal banker."

"Thank you for being an amazing credit union I can trust."

Thank You!

Delivering Value, Enriching Lives



RATES

As of 10/02/2021

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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SAVE the DATE
CWAH Ambassadors 15th Annual Golf Tournament
10-09-2021

Alliance Credit Union
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, October 11th to
observe Columbus Day.**



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

