



# Delivering Value

NOVEMBER 2021

## Save Year-Round for Holiday Expenses



Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today! This account allows you to save cash for all the expenses that come with the holiday season.

**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 in time for the holidays!

Open a Holiday Club Savings Account at any time of the year with only a \$5 minimum deposit. For

added convenience and flexibility, you can make one withdrawal per month without penalty if you need to do so. And, your money is secure — it's federally insured by the NCUA!

**Questions?** Call us at 636-343-7005, option 0 or visit any branch to open your Holiday Club Savings Account today!



## Use the Equity in Your Home to Get the Cash You Need

Home equity is the difference between the fair market value of your home and the combined principal balances of all mortgages you may have on the home. In short, it's the portion of the house you own and the lender doesn't. **Your home's equity is a valuable asset because you can use the equity as collateral for your loan. And, the funds can be used for whatever you need!** This means that you can get money from your home without having to sell it.

We have a variety of fixed- and adjustable-rate home equities and home equity lines of credit, which fall into two main categories.

### Two Main Options:

- A **Fixed-Rate Home Equity Loan** provides you with a fixed rate and pay-

ments for the life of the loan.

- A **Home Equity Line of Credit (HELOC)** allows you to access your available funds



allows you to borrow what you need, when you need it to cover the costs. It allows you to borrow what you need, when you need it! Use the funds at

any time with the convenience of a check! HELOC interest may be tax deductible as well (please consult your tax advisor first).

### About Our Home Equity Loans:

- Rates as low as **3.25% APR\***
- Terms up to 15 years available
- No Annual Fees!

You can apply at anytime on our website at [www.alliancecu.com](http://www.alliancecu.com) or at any branch office. Call a home loan specialist today at **636-343-7005, option #3** if you have any questions about our home equity loans.

\*APR=Annual Percentage Rate



*Delivering Value, Enriching Lives*



# RATES

As of 11/02/2021

## 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 ..... .15% APY\*  
12 Months ..... .25% APY\*  
24 Months ..... .35% APY\*  
36 Months ..... .40% APY\*  
36 Months with Rate Bump Option..... .20% APY\*  
48 Months ..... .50% APY\*  
48 Months with Rate Bump Option..... .30% APY\*  
**Includes Booster Bump: new bump rate +5 bp**  
60 Months ..... .60% APY\*  
60 Months with Rate Bump Option..... .40% APY\*  
**Includes Booster Bump: new bump rate +10 bp**

### Money Market

\$10,000 to \$24,999 ..... .05% APY\*  
\$25,000 to \$49,999 ..... .10% APY\*  
\$50,000 to \$74,999 ..... .15% APY\*  
\$75,000 to \$99,999 ..... .20% APY\*  
\$100,000 and greater ..... .25% APY\*

### IRA Savings

\$100 to \$4,999 ..... .05% APY\*  
\$5,000 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\*

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

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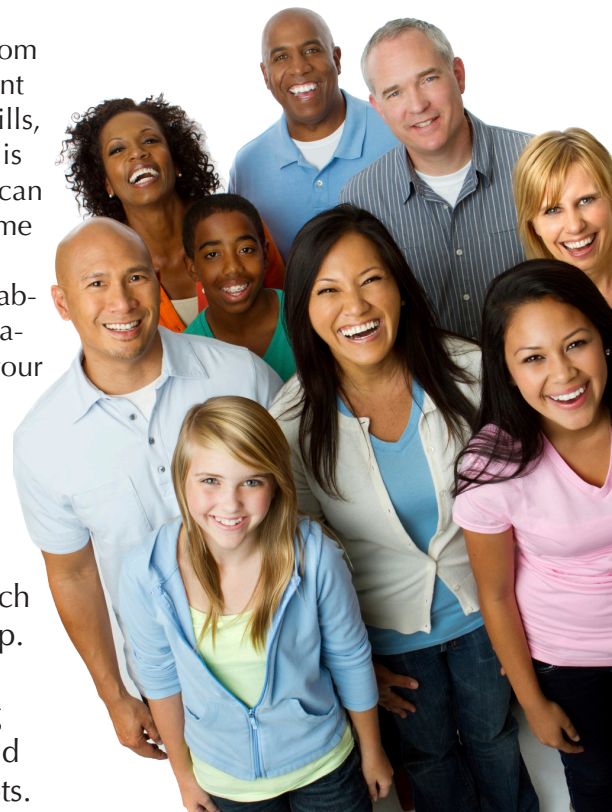
## Download Our Free Mobile App Today

Our app is available for iPhone and Android devices. You can securely access your accounts at any time from your mobile device to check account balances, transaction history, pay bills, and more. **Mobile Check Deposit** is also included in both apps, so you can easily deposit your checks from home simply by taking a picture of your check with your mobile device or tablet. Our system will text you notifications throughout the process until your check has cleared.

### How To Download:



Simply visit the Apple App Store (for iPhone®, iPad® or iPod touch® devices) or Google Play (for Android™ devices) and search for the Alliance Credit Union app. Then, download the appropriate app for your device, log in using your Online Banking User ID and password, and follow the prompts.



## HOLIDAY HOURS

Alliance will be closed or have limited hours on the holidays listed below.

November 11, 2021

November 25, 2021

December 24, 2021

December 25, 2021

January 1, 2022

Veterans Day

Thanksgiving Day

Christmas Eve (offices close at noon on Friday)

Christmas Day

New Year's Day



**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

**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

