

College Scholarship Application Available in January

A lliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. Since its 1997 inception, Alliance's scholarship program has awarded more than \$100,000 in college scholarships to date.

As part of our continuing support of higher education, applications for our annual scholarship program will be available **Friday, January 7th** at any branch or available to download from our website at:

www.alliancecu.com/scholarship-program/

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2022

Winners will be notified in early March and will be honored at our 74th Annual Membership Meeting. *Time to be determined at a later date.*

Questions?

Please call us at (636) 343-7005, option 0 or chat with us from our homepage during business hours.



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!





Delivering Value, Enriching Lives

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 <u>Rates</u>

Certificates of Deposit

6 Months	
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*
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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.





Why Follow Us on Facebook?

1) Because you love being a member here

You love keeping your money local and you enjoy the perks of being a credit union member. Why not let your friends and family know!

2) Because you are part of our community

As a local, not-for-profit financial cooperative, we understand the importance of building community relationships. That is why we support local businesses, artists, musicians, charities, and events such as The Little Bit Foundation, Community Women Against Hardship, Sherwood Forest,

1904 World's Fair Society, and many others.



3) Because you want to get to know us better

We try to be as transparent as possible on social media. By following us, you can learn from other people's questions, write us a review, be the first to know about new products & services, get to know our staff, and get a behind-thescenes look at how we operate.

4) Because you want to interact with us

As a financial cooperative, we believe it is important to listen and respond to everyone. Following us on Facebook makes interacting with us easy. Leave a review, ask a question, or let us know how we can better serve you.

5) Because you are interested in added value

By following us, you can receive exclusive offers that others cannot get. Be the first to know about money-saving offers and financial tips!





Fenton 24/7 ATM 1280 S. Highway Dr. Fenton, MO 63026

Office Hours: 9 am - 5:30 pm Mon. - Fri. Saturday 9 am - noon Drive-up: Mon. - Fri. 8:30 am - 5:30 pm

Saturday 8:30 am - 12:30 pm

Call Center

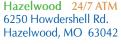
Operating Hours: Mon. - Fri. 8:30 am - 5:30 pm Saturday 8:30 am - 12:30 pm

Jennings 24/7 ATM 9050 W. Florissant Ave. St. Louis, MO 63136

Office Hours: 9 am - 5:30 pm Mon. - Fri. Saturday 9 am - noon Drive-up:

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





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

1051 Hwy. K

Office Hours:

Saturday

Drive-up:

O'Fallon, MO 63366

Mon. - Fri. 9 am - 5:30 pm

Mon. - Fri. 8:30 am - 5:30 pm

Saturday 8:30 am - 12:30 pm

9 am - noon

24/7 ATM St. Louis 24/7 ATM 5011 Hampton Ave. St. Louis, MO 63109

636-343-7005, Option 0 • 800-541-6131

Office Hours: Mon. - Fri. 9 am - 5:30 pm Saturday

9 am - noon

Tel-A-Connect: 800 -714-3319 • Online Chat Available www.alliancecu.com • talktous@alliancecu.com

