



# Delivering Value

DECEMBER 2021

## College Scholarship Application Available in January

Alliance 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/](http://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



# RATES

As of 12/02/2021

## 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*
<b>Includes Booster Bump: new bump rate +5 bp</b>	
60 Months .....	.60% APY*
60 Months with Rate Bump Option.....	.40% APY*
<b>Includes Booster Bump: new bump rate +10 bp</b>	

### 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.

*Delivering Value, Enriching Lives*



## 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-the-scenes 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!

**Happy Holidays to all of our members this season!**

Alliance will be closed on the holidays listed below.

**Friday, December 24th at noon**  
**Saturday, December 25th**  
**Friday, January 1st**



**Alliance**  
CREDIT UNION

636-343-7005, Option 0 • 800-541-6131

Tel-A-Connect: 800-714-3319 • Online Chat Available

[www.alliancecu.com](http://www.alliancecu.com) • [talktous@alliancecu.com](mailto: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

