



Delivering Value

FEBRUARY 2022

Zelle is Now Available to Easily Pay Friends & Family

Zelle® is available right from your online and mobile banking account and conveniently located in the same place where you pay your bills.

It is easy to get started. Simply log in to your online banking account or mobile banking app and enroll in Bill Pay. Once your account is verified, return to Bill Pay and select the "Send Money With Zelle®" tab.

Enroll in Zelle® and start sending and receiving money with friends and family!

How to start using Zelle®

1. Enroll or log in to Bill Pay
2. Select "Send Money with Zelle®"
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

Questions on using Zelle®?

Email us at talktous@alliancecu.com or call at 636-343-7005, option 0 to get started using Zelle® today!



How to Apply for our College Scholarships



Alliance understands how educational opportunities can help our members' achieve 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.

How to get an application:

Scholarship applications are now available at any branch. You may also download it 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 2022/23

Applications are due by Friday, March 11th, 2022

Winners will be notified in early March and will be honored at our Annual Membership Meeting on Wednesday, March 30th, 2022.

Questions? Email us today!
talktous@alliancecu.com

Delivering Value, Enriching Lives



RATES

As of 02/02/2022

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 Months15% APY*
12 Months25% APY*
24 Months35% APY*
36 Months40% APY*
36 Months with Rate Bump Option..... .20% APY*
48 Months50% APY*
48 Months with Rate Bump Option..... .30% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months60% APY*

60 Months with Rate Bump Option..... .40% APY*

Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99905% APY*
\$25,000 to \$49,99910% APY*
\$50,000 to \$74,99915% APY*
\$75,000 to \$99,99920% APY*
\$100,000 and greater25% APY*

IRA Savings

\$100 to \$4,99905% APY*
\$5,000 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*

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

Delivering Value, Enriching Lives



Opt-In To Receive Text Marketing Messages

Stay on top of the latest money-saving promotions by opting in to receive SMS text marketing messages from Alliance. Some of these promotions will **ONLY** be available to those that opt-in to this new service. Plus, you will be the first to know when there are new products and services available, branch closures due to inclement weather, as well as any service disruptions.

We promise to limit the number of texts that we send, similar to our

email marketing policy of not annoying our members. We want this service to be beneficial to you.

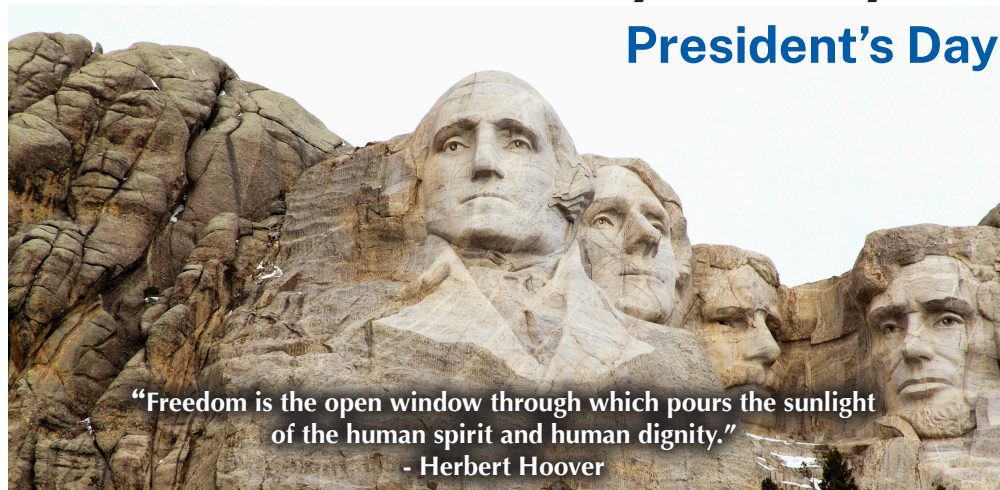
Opting in is Easy!

Simply scan the QR code below and text the word "**Alliance**" back as your reply to opt in to receive text marketing messages. The word "Alliance" is already prefilled for you, making it even easier!



We will be closed on Monday, February 21st

President's Day



"Freedom is the open window through which pours the sunlight of the human spirit and human dignity."

- Herbert Hoover



Alliance
CREDIT UNION

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

