



# Delivering Value

JULY 2022

## Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. **Every member currently enrolled in Virtual Branch is eligible to complete the survey. Simply complete the survey by August 31 and you will be automatically entered for the \$500 cash drawing.**

We will email the electronic survey to each Virtual Branch user's personal email address in early July. To complete the survey, simply check your email account with the same address that you use for Virtual Branch. The email with the survey link will be

waiting for you in your inbox. Please check your spam folder if you did not receive it.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, and more. For example, last year's results helped management decide to build a new Wentzville branch this year.

**We thank you in advance for your input and for helping us make your credit union even better!**



## Refi Your Ride with Us & Pocket \$100

You can pocket a hundred dollars simply by driving your auto loan to us from another financial institution.

You may also choose to have **no payment for 60 days** if you would like to defer your payment this summer. Whichever you choose, you can get a great rate and we may be able to lower your monthly car payment as well!

We currently have rates as low as **3.50% APR\* on new & used vehicles with 60 month terms.** You could save hundreds of dollars over the life of your loan. You can pre-qualify at any time by completing

our short online application at [www.alliancecu.com](http://www.alliancecu.com).

Our easy online application takes less than five minutes. If approved, you'll be notified instantly. Don't worry- your information is transferred safely and securely.

If you have any questions about moving your auto loan to Alliance, an Alliance Financial Service Representative will be happy to speak with you. Call us today at **636-343-7005, option 0** or stop by any branch office.

***Don't drive by this chance to lower your monthly payment!***



**Refi Your Ride**  
**Pocket \$100**

**Pocket \$100 or choose 60 days no payment**

\*APR= Annual Percentage Rate. Offer valid on loans \$5,000 or more. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer. Membership applies.

*Delivering Value, Enriching Lives*



# RATES

As of 07/02/2022

## Lower Loan Rates

New Auto .....as low as 2.25% APR\*  
Used Auto .....as low as 2.99% APR\*  
New Boat/RV .....as low as 5.75% APR\*  
Used Boat/RV .....as low as 5.75% APR\*  
New Motorcycle/ATV .....as low as 5.25% APR\*  
Used Motorcycle/ATV .....as low as 5.25% APR\*  
Home Equity Line of Credit.... as low as 4.00% 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 ..... .20% APY\*  
12 Months ..... .30% APY\*  
24 Months ..... .40% APY\*  
36 Months ..... .50% APY\*  
36 Months with Rate Bump Option..... .30% APY\*  
48 Months ..... .55% APY\*  
48 Months with Rate Bump Option..... .35% APY\*

**Includes Booster Bump: new bump rate +5 bp**

60 Months ..... .70% APY\*

60 Months with Rate Bump Option..... .50% APY\*

**Includes Booster Bump: new bump rate +10 bp**

### Money Market

\$10,000 to \$24,999 ..... .20% APY\*  
\$25,000 to \$49,999 ..... .25% APY\*  
\$50,000 to \$74,999 ..... .30% APY\*  
\$75,000 to \$99,999 ..... .35% APY\*  
\$100,000 and greater ..... .40% 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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## Save Monthly For Next Year's Vacation

Plan ahead for your next vacation by opening an Alliance Vacation Club Savings Account today. This account allows you to save cash for all the expenses that come with traveling to your destination.

**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 when you are ready for your getaway!

Open a Vacation Club Savings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning .05% APY\* once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

For added convenience and flexibility, you can make one withdrawal



per month without penalty if you need to do so. And, your money is federally insured by the NCUA.

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

## We will be closed Monday, July 4th

*Wishing you & your family a Safe & happy holiday!*



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

