



Delivering Value

SEPTEMBER 2022

Kids Earn \$1 for Every "A" or "B" on Semester Report Cards

Our Star Student Savings Club is designed to help children ages 0 through 12 understand what a credit union is while teaching them how to be a superstar saver.

As a member of our **Star Student Savings Club**, kids will earn \$1 for every "A" or "B" that they receive on their semester report card. To encourage kids to save that hard-earned money, we have created our Superstar Savings Card.

Every time kids save \$5, they simply bring it into any branch for deposit and we will give them a Superstar Savings Sticker. Once they collect 20 stickers or have saved up \$100, we will deposit an additional \$5 into their account.



Open one for your child or grandchild today at any branch. Please bring your child's Social Security card!

Key Benefits:

- Receive \$1 for every "A" or "B" they earn on their semester report card
- Kid's earn 10% APY on the first \$500 they save
- Savings account minimum balance of just \$5
- 12-Month Superstar Saver CD- The perfect way to start saving for college. Open today for just \$250!

Earn 3.01% APY with Best Interest Checking

Our Best Interest Checking account allows you to earn **3.01% APY*** monthly on the first \$10,000 by meeting four simple criteria that you may already be doing.

Your Monthly Qualifications:

- Have at least 25 debit card transactions post and settle
- Have at least one direct deposit post and settle
- Pay three bills with Bill Pay or recurring ACH, combined per month
- Enroll in e-statements

What if I do not meet the monthly qualifications?

This account simply defaults to a free checking account that earns 0.15% APY interest with no monthly fees or minimum balance requirements. You can always get right back earning 3.01% APY the next month you qualify.

What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

Questions about this new account?

Please call us at 636-343-7005, option 0, or stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at www.alliancecu.com.

*Qualifying accounts earn 3.01% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. Any Alliance ACH is excluded for bill pay qualification purposes. Interest and APY subject to change at our discretion.

Delivering Value, Enriching Lives



RATES

As of 09/02/2022

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Lower Loan Rates

New Auto	as low as 3.25% APR*
Used Auto	as low as 3.75% APR*
New Boat/RV	as low as 6.00% APR*
Used Boat/RV	as low as 6.00% 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 5.50% 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 Months .....	.50% APY*
12 Months .....	.75% APY*
24 Months .....	.95% APY*
36 Months	1.15% APY*
36 Months with Rate Bump Option.....	.95% APY*
48 Months	1.20% APY*
48 Months with Rate Bump Option.....	1.00% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months	1.40% APY*
60 Months with Rate Bump Option.....	1.20% APY*
Includes Booster Bump: new bump rate +10 bp	

Money Market

\$10,000 to \$24,999 .....	.35% APY*
\$25,000 to \$49,999 .....	.40% APY*
\$50,000 to \$74,999 .....	.50% APY*
\$75,000 to \$99,999 .....	.55% APY*
\$100,000 and greater .....	.60% 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.

Opt-In to Start Texting for Service Today

Simply scan the QR code below and text the word "Alliance" (pre-filled) back as your reply to opt-in or simply text the word "Alliance" (pre-filled) to us at 636-717-3859 for faster service, to avoid calling the call center, to receive exclusive text promotions, get alerted on new products and services, as well as weather and branch closure notifications. **Be the first to find out!**

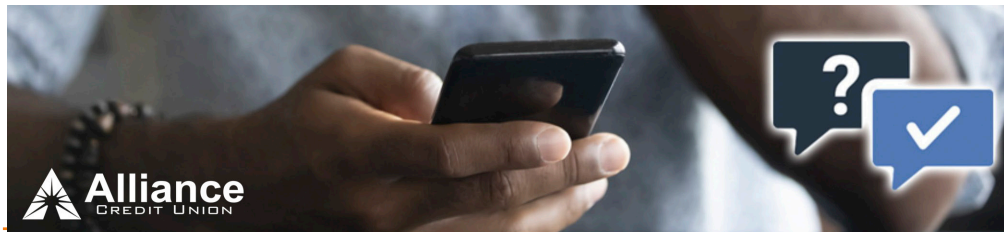
Simply text these "Keywords" to **636-343-7005** to quickly receive the information you need 24/7 without calling our Contact Center! **Even after hours...**

Keywords to Text Back to Us:

- **ATM:** Find a no-fee ATM near you!
- **App:** Download our mobile app today!
- **Auto Loan:** Ready for a new car or want

to refinance? Text to check out your options!

- **Checking:** Compare our checking account options today.
- **Direct Deposit:** Get a quick link to our form to give your employer.
- **Home Loan:** Learn more about our available home loan options!
- **Hours:** Location and branch hours information on the go.
- **Keywords:** Here is a quick list of keywords you can text in for more details.
- **Location:** Check out our locations and hours!



We will be closed Monday, September 5th to observe Labor Day!

Have a happy & safe holiday weekend!



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
8013 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

