



# Delivering Value

NOVEMBER 2022

## 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!



## Special CD Promotion for Members:

- \$50K new money only, 60-month term, 3.5% APY for long-time members.
- \$100k new money only, 60-month term, 3.0% APY for members joining us in 2022
- 12-month CD at 3.25% APY just by mentioning our two new branches in Jennings and Wentzville. Just \$1,000 to open!

**Details below. Thank you for your Alliance membership!**



We are offering the above special CD promotions with higher rates to award you for your membership. If you joined prior to 2022, you qualify for the 3.5% APY CD promotion. If you joined in 2022, you qualify for the 3.0% APY CD promotion. Or, you can earn **3.25% APY on a 12-month CD** just by mentioning our two new branch locations in Jennings and Wentzville. Just \$1,000 to open. Simply stop by your nearest branch to take advantage of this limited-time offer, which can end at any time.

*Delivering Value, Enriching Lives*



# RATES

As of 11/02/2022

## Lower Loan Rates

New Auto .....as low as 3.75% APR\*  
Used Auto .....as low as 4.25% APR\*  
New Boat/RV .....as low as 7.75% APR\*  
Used Boat/RV .....as low as 7.75% APR\*  
New Motorcycle/ATV .....as low as 6.50% APR\*  
Used Motorcycle/ATV .....as low as 6.50% APR\*  
Home Equity Line of Credit....as low as 6.25% 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 ..... 1.00% APY\*  
12 Months ..... 1.75% APY\*  
24 Months ..... 2.00% APY\*  
36 Months ..... 2.25% APY\*  
36 Months with Rate Bump Option..... 2.05% APY\*  
48 Months ..... 2.35% APY\*  
48 Months with Rate Bump Option..... 2.14% APY\*  
Includes Booster Bump: new bump rate +5 bp  
60 Months ..... 2.50% APY\*  
60 Months with Rate Bump Option..... 2.29% APY\*  
Includes Booster Bump: new bump rate +10 bp

### Money Market

\$10,000 to \$24,999 ..... 1.20% APY\*  
\$25,000 to \$49,999 ..... 1.35% APY\*  
\$50,000 to \$74,999 ..... 1.51% APY\*  
\$75,000 to \$99,999 ..... 1.61% APY\*  
\$100,000 and greater ..... 1.66% APY\*

### IRA Savings

\$100 to \$4,999 ..... .25% APY\*  
\$5,000 to \$24,999 ..... .35% APY\*  
\$25,000 to \$49,999 ..... .45% APY\*  
\$50,000 to \$74,999 ..... .55% APY\*  
\$75,000 to \$99,999 ..... .65% APY\*  
\$100,000 and greater ..... .75% APY\*

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

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## Our New Wentzville Branch is Open



Our new Wentzville branch located at 12450 Veterans Memorial Parkway off I-70 exit 212 at HWY A is now open. We are excited to be able to better serve our GM employees, as well as the Wentzville community. Be sure to take advantage of our 12-month CD promo at 3.25% APY! Open your new accounts today!

## HOLIDAY HOURS

Alliance will be closed or have limited hours on the holidays listed below:

November 11, 2022

Veterans Day

November 24, 2022

Thanksgiving Day

December 25, 2022

Christmas Day

January 2, 2023

New Year's Day



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

### Call Center

**Operating Hours:**  
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

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

**Wentzville 24/7 ATM**  
12450 Veterans Memorial Parkway  
Wentzville, MO 63385

**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

### REMINDER!

Opt-in to start using text for service today by texting the word "Alliance" to us at 636-717-3859.

