



Delivering Value

DECEMBER 2022

Earn 3.25 % APY on a 1-Year CD

Certificates of Deposits (CDs) are a safe way to invest your money for a specified term while earning interest. Alliance is offering a great rate of 3.25% APY on 1-year CDs with just a \$1,000 minimum to open!

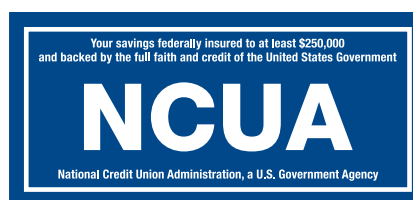
Benefits of Investing with CDs:

- **Safety:** CDs allow you to avoid stock market volatility.
- **Guaranteed Returns:** CD accounts offer predictability.
- **Higher Rates:** You will earn more than in a regular

savings account or money market account.

Alliance wants to ensure that our members can deposit their money with us worry-free! You can relax knowing that the funds you put into a CD are insured up to **\$250,000** per individual depositor by the National Credit Union Administration (NCUA). To open your 1-year CD today, simply stop by any branch.

Questions? Call us today at 636-343-7005, option 0 during our 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 12/02/2022

Lower Loan Rates

New Autoas low as 4.24% APR*
Used Autoas low as 4.99% APR*
New Boat/RVas low as 8.24% APR*
Used Boat/RVas low as 8.24% APR*
New Motorcycle/ATVas low as 7.24% APR*
Used Motorcycle/ATVas low as 7.24% 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 to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months	1.20% APY*
12 Months	2.00% APY*
24 Months	2.35% APY*
36 Months	2.50% APY*
36 Months with Rate Bump Option.....	2.29% APY*
48 Months	2.55% APY*
48 Months with Rate Bump Option.....	2.35% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months	2.60% APY*
60 Months with Rate Bump Option.....	2.40% 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 \$4,99925% APY*
\$5,000 to \$24,99935% APY*
\$25,000 to \$49,99945% APY*
\$50,000 to \$74,99955% APY*
\$75,000 to \$99,99965% APY*
\$100,000 and greater75% 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 1-year CD promo at 3.25% APY! Open your new accounts today!

Closed December 26th for Christmas and January 2nd for New Years Day!

2023
HAPPY
NEW YEAR



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

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.

