



# Delivering Value

JANUARY 2023

## 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-](http://www.alliancecu.com/scholarship-program/)

[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 2023/24

Applications are due by Friday, March 17th, 2023 and winners will be notified in late March.

Questions? Please call us at (636) 343-7005, option 0 or email us at [talktous@alliancecu.com](mailto:talktous@alliancecu.com).

Save  
Year-Round

*Holiday Club  
Savings Accounts*



### Easily Save for Next Year's Holiday Shopping...

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!

**Open yours today!**

## 2023 Privacy Policy Remains Unchanged

Federal law requires us to tell you how we collect, share, and protect your personal information.

Our privacy policy has not changed in 2021. You may review our privacy policy and our practices with respect to your personal information at [www.alliancecu.com/privacy-policy/](http://www.alliancecu.com/privacy-policy/) or we will mail you a free copy **upon request** if you call 636-343-7005, option 0.

*Delivering Value, Enriching Lives*



# RATES

As of 01/02/2023

## Lower Loan Rates

New Auto .....	as low as 5.74% APR*
Used Auto .....	as low as 5.99% APR*
New Boat/RV .....	as low as 8.99% APR*
Used Boat/RV .....	as low as 8.99% APR*
New Motorcycle/ATV .....	as low as 8.24% APR*
Used Motorcycle/ATV .....	as low as 8.24% APR*
Home Equity Line of Credit....	as low as 7.50% 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 .....	1.50% APY*
12 Months .....	2.25% APY*
24 Months .....	2.35% APY*
36 Months .....	2.55% APY*
36 Months with Rate Bump Option.....	2.45% APY*
48 Months .....	2.75% APY*
48 Months with Rate Bump Option.....	2.55% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months .....	2.86% APY*
60 Months with Rate Bump Option.....	2.65% 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.

*Delivering Value, Enriching Lives*



## Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions



You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

Your Visa debit card also allows you to conduct transactions on the Star and CO-OP debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

## Branch Holiday Closure

**We will be closed on Monday, January 16th to observe Martin Luther King 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

**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

**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

**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

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

### Call Center

**Operating Hours:**  
Mon. - Fri. 8:30 am - 5:30 pm  
Saturday 8:30 am - 12:30 pm

