



Delivering Value

FEBRUARY 2023

Earn 4.25 % 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 4.25% APY on 1-year CDs with just a \$1,000 minimum to open!

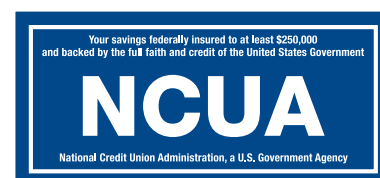
Benefits of Investing with CDs:

- **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 at 636-343-7005, option 0 during our business hours.



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-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.

Delivering Value, Enriching Lives



RATES

As of 02/02/2023

Lower Loan Rates

New Autoas low as 5.99% APR*
Used Autoas low as 6.24% APR*
New Boat/RVas low as 9.24% APR*
Used Boat/RVas low as 9.24% APR*
New Motorcycle/ATVas low as 8.49% APR*
Used Motorcycle/ATVas low as 8.49% 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 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	2.55% APY*
36 Months	2.65% 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 \$4,99925% 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.

Delivering Value, Enriching Lives



Opt-In To Receive Text Marketing Messages

Stay on top of the latest money-saving promotions by opting in to receive SMS text marketing messages from Alliance. Some of these promotions will **ONLY** be available to those that opt-in to this new service. Plus, you will be the first to know when there are new products and services available, branch closures due to inclement weather, as well as any service disruptions.

We promise to limit the number of texts that we send, similar to our

email marketing policy of not annoying our members. We want this service to be beneficial to you.

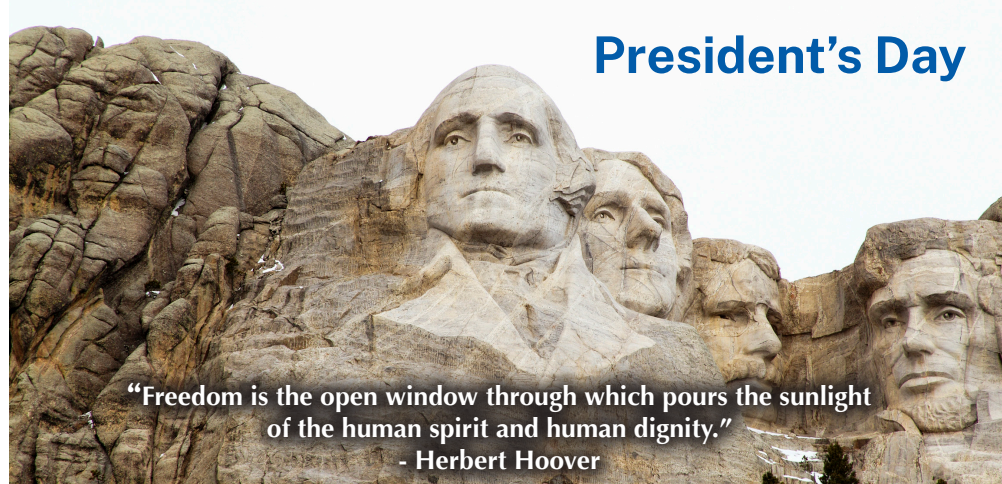
Opting in is Easy!

Simply scan the QR code below and text the word **"Alliance"** back as your reply to opt in to receive text marketing messages.



Be the first to find out what is going on at your credit

We will be closed on Monday, February 20th



President's Day

*"Freedom is the open window through which pours the sunlight of the human spirit and human dignity."
- Herbert Hoover*



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

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

