



# Delivering Value

MARCH 2023

## Introducing GenFree Checking



### Introducing GenFree Checking and Savings (Ages of 13 to 23-years-old)

We are excited to announce this new youth account designed specifically

for teens and college-aged students to learn how to save and manage their own finances at an early age to promote their financial education and growth.

### Key Features & Benefits:

- Debit Card (need parent/guardian signature if under 18-years-old)
- Ages 13 to 23, so you can take your account to college and have up to \$20 per month in ATM fees returned
- Two NSF fee refunds per year (upon request)
- \$500 loans to establish credit with co-signor
- 0.50% APR off first car loan with co-signor
- Free mobile app access & more!

Simply bring your child's Social Security card or valid student ID (if under 18) to open their account at any branch today!

## 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

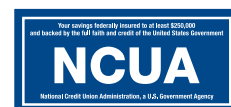
money market account.

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.



\*APY=Annual Percentage Yield



*Delivering Value, Enriching Lives*



# RATES

As of 03/02/2023

## Lower Loan Rates

New Auto .....	as low as 5.99% APR*
Used Auto .....	as low as 6.24% APR*
New Boat/RV .....	as low as 9.24% APR*
Used Boat/RV .....	as low as 9.24% APR*
New Motorcycle/ATV .....	as low as 8.49% APR*
Used Motorcycle/ATV .....	as 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](http://www.alliancecu.com) to apply online.

\*APR = Annual Percentage Rate

## Higher Deposit Rates

### Certificates of Deposit

6 Months .....	1.75% APY*
12 Months .....	2.75% APY*
24 Months .....	3.00% APY*
36 Months .....	2.65% APY*
36 Months with Rate Bump Option.....	2.84% APY*
48 Months .....	3.10% APY*
48 Months with Rate Bump Option.....	2.90% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months .....	3.15% APY*
60 Months with Rate Bump Option.....	2.95% APY*
Includes Booster Bump: new bump rate +10 bp	

### Money Market

\$10,000 to \$24,999 .....	1.51% APY*
\$25,000 to \$49,999 .....	1.65% APY*
\$50,000 to \$74,999 .....	1.79% APY*
\$75,000 to \$99,999 .....	1.85% APY*
\$100,000 and greater .....	1.90% 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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## You're Invited to Our 75th Annual Meeting

Alliance Credit Union invites you to attend our **2023 Annual Meeting** on Wednesday, March 29th. The meeting is in-person or you can join it virtually as well. A link to the virtual meeting will be sent to you when your RSVP.

# ANNUAL MEETING



Business and financial reports for the year ending 2022 will be reported on at the meeting.

**Please call Tracy at 636.717.3824 to RSVP by Friday, March 24th.**

**Join us on Wednesday, March 29th at 6 pm!**

## 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.

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 union!**



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



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

