



# Delivering Value

APRIL 2023

## Save Monthly For Your Next Vacation

Plan ahead for your next vacation by opening an Alliance Vacation Club Savings Account today. This account allows you to save year-round for all the expenses that come with traveling to your destination.

**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 when you are ready for your getaway!

Open a Vacation Club Sav-

ings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning interest once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

For added convenience and flexibility, you can make one withdrawal per month without penalty if you need to do so. Questions about opening your Vacation Club Savings Account? Call us at **636-343-7005, option 0** or visit any branch to open yours today!

**Start planning your next getaway today!**



## 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!



**Get your teen a debit card with up to \$20 per month in ATM reimbursement fees!**

*Delivering Value, Enriching Lives*



# RATES

As of 04/02/2023

## 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 8.00% 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 .....	2.00% APY*
12 Months .....	2.80% APY*
24 Months .....	3.05% APY*
36 Months .....	3.10% APY*
36 Months with Rate Bump Option.....	2.90% APY*
48 Months .....	3.15% APY*
48 Months with Rate Bump Option.....	2.95% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months .....	3.20% APY*
60 Months with Rate Bump Option.....	3.00% 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.



*Delivering Value, Enriching Lives*



## 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



**Wishing you and your family a happy and safe Easter!**



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

