



# Delivering Value

MAY 2023

## Refi Your Ride with Us & Pocket \$100

You can pocket a hundred dollars simply by driving your auto loan to us from another financial institution.

You may also choose to have **no payment for 60 days** if you would like to defer your payment this summer. Whichever you choose, you can get a great rate and we may be able to lower your monthly car payment as well!

We currently have rates as low as **6.99% APR\* on new vehicles with 60 month terms**. You could save hundreds of dollars over the life of your loan. You can pre-qualify at any time by completing

our short online application at [www.alliancecu.com](http://www.alliancecu.com).

Our easy online application takes less than five minutes. If approved, you'll be notified instantly. Don't worry- your information is transferred safely and securely.

If you have any questions about moving your auto loan to Alliance, an Alliance Financial Service Representative will be happy to speak with you. Call us today at **636-343-7005, option 0** or stop by any branch office.

**Refi and Save Today!**



\*APR= Annual Percentage Rate. Offer valid on loans \$5,000 or more. Subject to credit approval. Not all members will qualify for advertised rate. Does not include refinances on existing Alliance vehicle loans. Not valid with any other offer. Membership applies.

## 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 Savings 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!



*Delivering Value, Enriching Lives*



# RATES

As of 5/02/2023

## Lower Loan Rates

|                                |                      |
|--------------------------------|----------------------|
| New Auto .....                 | as low as 6.24% APR* |
| Used Auto .....                | as low as 6.49% APR* |
| New Boat/RV .....              | as low as 9.49% APR* |
| Used Boat/RV .....             | as low as 9.49% APR* |
| New Motorcycle/ATV .....       | as low as 8.74% APR* |
| Used Motorcycle/ATV .....      | as low as 8.74% 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 .....                              | 2.05% APY* |
| 12 Months .....                             | 3.00% APY* |
| 24 Months .....                             | 3.05% APY* |
| 36 Months .....                             | 3.20% APY* |
| 36 Months with Rate Bump Option.....        | 3.00% APY* |
| 48 Months .....                             | 3.25% APY* |
| 48 Months with Rate Bump Option.....        | 3.05% APY* |
| Includes Booster Bump: new bump rate +5 bp  |            |
| 60 Months .....                             | 3.30% APY* |
| 60 Months with Rate Bump Option.....        | 3.09% APY* |
| Includes Booster Bump: new bump rate +10 bp |            |

### Money Market

|                             |            |
|-----------------------------|------------|
| \$10,000 to \$24,999 .....  | 1.79% APY* |
| \$25,000 to \$49,999 .....  | 1.95% APY* |
| \$50,000 to \$74,999 .....  | 2.11% APY* |
| \$75,000 to \$99,999 .....  | 2.18% APY* |
| \$100,000 and greater ..... | 2.25% 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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## 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!**

**We are CLOSED on Monday, May 29th for Memorial 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

