

# Delivering Value JULY 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

**Questions?** Call us at 636-343-7005, option 0 during our business hours.





# Refi Your Ride with Us & Pocket \$200

You can pocket \$200 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.

branch.

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.







# **RATES**

As of 7/02/2023

# Delivering Value, Enriching Lives

## Lower Loan Rates

New Autoas low as 6.24% APR*
Used Autoas low as 6.49% APR*
New Boat/RVas low as 9.49% APR*
Used Boat/RVas low as 9.49% APR*
New Motorcycle/ATVas low as 8.74% APR*
Used Motorcycle/ATVas low as 8.74% APR*
Home Equity Line of Credit as low as 8.25% 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	2.30% APY*
12 Months	3.50% APY*
24 Months	3.25% APY*
36 Months	3.20% APY*
36 Months with Rate Bump Option	3.25% 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	3.35% APY*
60 Months with Rate Bump Option	3.14% APY*
Includes Booster Bump: new bump	rate +10 bp

#### Money Market

\$10,000 to \$24,999		2.05% APY*
\$25,000 to \$49,999		2.25% APY*
\$50,000 to \$74,999		2.43% APY*
\$75,000, to \$99,999		2.63% APY*
\$100,000 and greate	r	2.81% 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.

# **Opt-In to Start Texting for Service Today**

Simply scan the QR code below and text the word "Alliance" (pre-filled) back as your reply to opt-in or simply text the word "Alliance" (pre-filled) to us at 636-717-3859 for faster service, to avoid calling the call center, to receive exclusive text promotions, get alerted on new products and services, as well as weather and branch closure notifications. Be the first to find out!

Simply text these "Keywords" to **636-343-7005** to quickly receive the information you need 24/7 without calling our Contact Center! Even after hours...

#### Keywords to Text Back to Us:

- ATM: Find a no-fee ATM near you!
- App: Download our mobile app today!
- Auto Loan: Ready for a new car or want to refinance? Text to check out your options!
- Checking: Compare our checking account options today.

- Direct Deposit: Get a quick link to our form to give your employer.
- Home Loan: Learn more about our available home loan options!
- Hours: Location and branch hours information on the go.
- **Keywords:** Here is a quick list of keywords you can text in for more details.
- Location: Check out our locations and



# We will be closed Tuesday, July 4th

Wishing you & your family a safe & happy holiday!





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

Tel-A-Connect: 800 -714-3319 • Online Chat Available www.alliancecu.com • talktous@alliancecu.com

Office Hours:

9 am - 5:30 pm Mon. - Fri. Saturday 9 am - noon

Drive-up:

636-343-7005, Option 0 • 800-541-6131

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:

9 am - 5:30 pm Mon. - Fri. Saturday

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