



Delivering Value

JUNE 2023

Manage Your Monthly Budget Inside Virtual Branch



When you're juggling checking and savings accounts, loan payments, retirement savings, and more, it can be easy to lose sight of your overall financial health. That's why

Alliance offers its members access to Money Manager, an easy-to-use budgeting tool where you can view your entire financial portfolio in one place.

Using Money Manager is as easy as signing on to your online banking account or mobile app. The interface tracks spending, debts, and budgets in clear data visualizations that help you identify trends and set goals to improve your financial health across your accounts with Alliance and elsewhere.

KEY FEATURES

- Quick, easy-to-understand views of Spending, Budget, Trends, Cash Flow, Net Worth, and Debts
- Link accounts you hold at other financial institutions to see an even fuller picture of your finances
- No extra apps to install or additional tools to learn — it's all presented simply within your online banking or mobile app

Questions? Chat with us live during business hours directly from our home page!

Simply click on the "Money Manager" tab inside Virtual Branch to get started budgeting today!



Refi Your Ride with Us & Pocket \$100

You can pocket \$100 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.

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.



Delivering Value, Enriching Lives



RATES

As of 6/02/2023

Delivering Value, Enriching Lives



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 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 \$4,99925% 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.

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!



We will be closed on Monday, June 19th to observe June Teenth Freedom Day.



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

