



Delivering Value

OCTOBER 2023

Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, on-line member satisfaction survey. **Every member currently enrolled in Virtual Branch is eligible to complete the survey. Simply complete the survey by November 15th and you will be automatically entered for the \$500 cash drawing.**

To complete the survey, simply check your email account with the same address that you use for Virtual Branch. The email with the survey link will be waiting for you in your inbox. Please

check your spam folder if you did not receive it.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, and more. For example, last year's results helped management decide to improve our facilities and modernize our electronic services.

We thank you in advance for your input and for helping us make your credit union even better!



New Online Banking Platform & Mobile App



We are happy to introduce a NEW online banking experience and mobile app!

Online Banking

The new online login page will look different, but you will still find your login access in the normal location on the website and continue using your current login credentials to access your accounts.

Note: If you have saved or bookmarked the previous banking site you will need to save a new one.

Mobile Application

You will be required to download a new app for your mobile device. To download, simply visit the Apple App Store (for iPhone®, iPad® or iPod touch® devices) or Google Play (for Android™ devices) and search for the Alliance Credit Union (MO) app. Then, download the appropriate app for your device, log in using your Online Banking User ID and password, and follow the prompts. It's fast and easy!

Delivering Value, Enriching Lives



RATES

As of 10/02/2023

Lower Loan Rates

New Auto	as low as 6.25% APR*
Used Auto	as low as 6.50% APR*
New Boat/RV	as low as 9.00% APR*
Used Boat/RV	as low as 9.00% APR*
New Motorcycle/ATV	as low as 8.75% APR*
Used Motorcycle/ATV	as low as 8.75% APR*
Home Equity Line of Credit....	as low as 8.50% 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	2.50% APY*
12 Months	3.65% APY*
24 Months	3.30% APY*
36 Months	3.30% APY*
36 Months with Rate Bump Option	3.05% APY*
48 Months	3.30% APY*
48 Months with Rate Bump Option	3.05% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months	3.45% 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 greater	2.81% 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.

Delivering Value, Enriching Lives



Earn 5.00% APY on a 7-month 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 5.00% APY* on 7-month 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

*APY=Annual Percentage Yield

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 7-month CD today, simply stop by any branch.

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

We are closed on Monday, October 9th to observe Columbus Day.



Alliance
CREDIT UNION

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

