

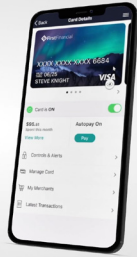


Delivering Value

NOVEMBER 23

CardValet has been replaced with CardHub

Elevate your digital experience with **CardHub**



Attention CardValet app users: The CardValet app has been replaced with CardHub- our new card management tool which offers all the same features you've come to enjoy with CardValet, only way better! Plus, it's available within the Alliance Credit Union mobile banking app, so there's no separate app to download or login credentials to keep track of.

With your new and improved mobile experience, you can feel more empowered...

- Turn your cards on/off at your discretion
- Know where every card is stored online

- Set spending limits based on location, amount, merchant type, and transaction type
- Create travel plan notifications for your financial institution
- Access your statements electronically
- Contact us through our secure messaging system
- Update your address, phone, or email

Discover more convenience.

- Enjoy 24/7 access to your cards via our mobile app
- Easily add cards to digital wallets
- Access card credentials without needing your physical card
- Withdraw cash from ATMs without needing your card
- Activate cards instantly, so there's no more waiting on new or replacement cards
- Apply for and receive a digital card instantly

- View, manage, and redeem rewards

Find More Clarity.

- Gain total transparency in every transaction with clear merchant names
- Keep track of spending with a glance
- View merchant name, logo, exact location on map, and contact information
- Contact merchants directly based on transactions. View spending by what, when, and where

Feel more secure.

- Report lost or stolen cards in a couple of clicks
- Immediately turn off a lost or stolen card from your phone
- Keep in constant communication with your financial institution with a two-way fraud alert

Download or log in to our mobile app and try it today!

Alliance Now Offers Direct Connect for Intuit QuickBooks

You can now connect all of your Alliance accounts to Intuit QuickBooks. Simply search "AllianceCU(MO)" in makes running your business easier and more efficient. You can also complete tasks like:

- Track income & expenses
- Invoice and accept payments
- Maximize tax deductions

- Run reports
- Capture and organize receipts
- Track mileage
- Manage cash flow
- Track sales & sales tax
- Send estimates
- Manage 1099 contractors
- And more!

"Having the ability to aggregate my bank accounts with Quickbooks direct has been a game hanger for income and expense tracking"

Alex Switzer, co-owner of STL Hockey Training

Delivering Value, Enriching Lives



RATES

As of 11/02/2023

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 6.25% APR*
 Used Autoas low as 6.50% APR*
 New Boat/RVas low as 9.00% APR*
 Used Boat/RVas low as 9.00% APR*
 New Motorcycle/ATVas low as 8.75% APR*
 Used Motorcycle/ATVas 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 4.05% APY*
 24 Months 3.55% APY*
 36 Months 3.50% APY*
 36 Months with Rate Bump Option..... 3.30% APY*
 48 Months 3.30% APY*
 48 Months with Rate Bump Option..... 3.09% APY*
 Includes Booster Bump: new bump rate +5 bp
 60 Months 3.45% APY*
 60 Months with Rate Bump Option..... 3.24% APY*
 Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,999 2.20% APY*
 \$25,000 to \$49,999 2.40% APY*
 \$50,000 to \$74,999 2.60% APY*
 \$75,000 to \$99,999 2.80% APY*
 \$100,000 and greater 3.00% 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.

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

Alliance will reward one lucky member with **\$500** for taking our short, online 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!



We are closed on Thursday, November 23rd to celebrate Thanksgiving.



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

St. Louis 24/7 ATM
 5530 Fyler Ave.
 St. Louis, MO 63139

Office Hours:
 ATM ONLY

Call Center

Operating Hours:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

