



# Delivering Value

DECEMBER 23

## And the Survey Says...

The results of our online survey have been tallied and your voice is being heard! Each year, Alliance surveys its membership and our management team and board of directors use the results and member feedback to decide on service improvements, future product offerings, facility needs, etc. **This year's online survey had a 8% response rate and was completed by nearly 1,100 members.**

We appreciate our members' vote of confidence evidenced by this year's survey. For example, 88% were "satisfied" or "very satisfied" with the time it takes to complete your transaction. 91% were "satisfied" or "very satisfied" with our product offerings. We also got great reviews on our new mobile app and online banking platform.

Thanks to all the members who took the time to complete our annual survey. We are a member-owned, not-for-profit financial cooperative and your opinion counts. Alliance Credit Union listens to our members—not stockholders!



### Other Key Findings:

- 78% have a checking account
- 58% said they are likely to recommend Alliance to others
- Most prefer to access their accounts electronically
- Service is the primary reason members use Alliance
- Hazelwood is Alliance's most visited branch
- 60% are aware that Alliance offers Courtesy Pay
- For improvement, members want more locations

**Thank you for taking our online survey as your input is vital to us!**

## Save Year-Round for Holiday Expenses



Plan ahead for your holiday purchases by opening an Alliance **Holiday Club Savings Account** today! This account allows you to save cash for all the expenses that come with the holiday season.

**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 in time for the holidays!

Open a Holiday Club Savings Ac-

count at any time of the year with only a \$5 minimum deposit. For added convenience and flexibility, you can make one withdrawal per month without penalty if you need to do so. And, your money is secure — it's federally insured by the NCUA!

**Questions?** Call us at 636-343-7005, option 0 or visit any branch to open your Holiday Club Savings Account today!

*Delivering Value, Enriching Lives*



# RATES

As of 12/02/2023

*Delivering Value, Enriching Lives*



## 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](http://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 \$4,999 .....	.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 Receive Text Marketing Messages

Stay on top of the latest money-saving promotions by opting in to receive SMS text marketing messages from Alliance. Some of these promotions will **ONLY** be available to those that opt-in to this service. Plus, you will be the first to know when there are new products and services available, branch closures due to inclement weather, as well as any service disruptions.

We promise to limit the number of texts that we send, similar to our email marketing policy of not annoying our members. We want this service to be beneficial to you.

### Opting in is Easy!

Simply scan the QR code below and text the word **"Alliance"** back as your reply to opt in to receive text marketing messages.

**Be the first to find out what is going on at your credit union!**



**We are closed on Monday, December 25th for Christmas and Monday, January 1st for New Year's Day. Happy holidays!**



**Alliance**  
CREDIT UNION

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

**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

