

Delivering Value

APRIL 2024

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 Sav-

ings 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!

Start planning your next getaway today!



Introducing GenFree Checking

Introducing GenFree Checking and Savings (Ages of 13 to 23 years old)

We are excited to announce this new youth account designed specifically for teens and college-aged students to learn how to save and manage their own finances at an early age to promote their financial education and growth.

Key Features & Benefits:

- Debit Card (need parent/guardian signature if under 18 years old)
- Ages 13 to 23, so you can take your

account to college and have up to \$20 per month in ATM fees returned

- Two NSF fee refunds per year (upon request)
- \$500 loans to establish credit with co-signor
- 0.50% APR off first car loan with co-signor
- Free mobile app access & more!

Simply bring your child's Social Security card or valid student ID (if under 18) to open their account at any branch today!



Get your teen a debit card with up to \$20 per month in ATM reimbursement fees!





RATES

As of 04/02/2024

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 \$4,999	.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.

Zelle: Easily Pay Friends & Family



Zelle® is available right from your online and mobile banking account and conveniently located in the same place where you pay your bills.

It is easy to get started. Simply log in to your online banking account or mobile banking app and enroll in Bill Pay. Once your account is verified, return to Bill Pay and select the "Send Money With Zelle®" tab. Enroll in Zelle® & start sending &receiving money with friends & family!

How to start using Zelle®

- 1. Enroll or log in to Bill Pay
- 2. Select "Send Money with Zelle®"
- 3. Accept Terms and Conditions
- 4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

Questions on using Zelle®?

Email us at talktous@alliancecu.com or call at 636-343-7005, option 0 to get started using Zelle® today!

Enroll in Zelle today!

Wishing you and your family a happy and safe Easter!





Fenton 24/7 ATM 1280 S. Highway Dr. Fenton, MO 63026

Office Hours: 9 am - 5:30 pm Mon. - Fri.

Drive-up: Mon. - Fri. 8:30 am - 5:30 pm Saturday 8:30 am - 12:30 pm

9 am - noon

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:

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

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

636-343-7005, Option 0 • 800-541-6131

Saturday

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

9 am - noon

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

Office Hours:

Mon. - Fri. 8 am - 5:30 pm Saturday 8 am - noon

Drive-up:

Mon. - Fri. 8:00 am - 5:30 pm Saturday 8:00 am - 12:30 pm

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

Saturday

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











