



Delivering Value

JUNE 2024

Kids Earn \$1 for Every "A" or "B" on Semester Report Cards

Our Star Student Savings Club is designed to help children ages 0 through 12 understand what a credit union is while teaching them how to be a superstar saver.

As a member of our **Star Student Savings Club**, kids will earn \$1 for every "A" or "B" that they receive on their semester report card. To encourage kids to save that hard-earned money, we have created our Superstar Savings Card.

Every time kids save \$5, they simply bring it into any branch for deposit and we will give them a Superstar Savings Sticker. Once they collect 20 stickers or have



saved up \$100, we will deposit an additional \$5 into their account.

Key Benefits:

- Receive \$1 for every "A" or "B" they earn on their semester report card
- Kid's earn 10% APY on the first \$500 they save
- Savings account minimum balance of just \$5
- 12-Month Superstar Saver CD- The perfect way to start saving for college. Open today for just \$250!

Open one for your child or grandchild today at any branch. Please bring your child's Social Security card!

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

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

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!



Delivering Value, Enriching Lives



RATES

As of 06/02/2024

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 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.

Opt-In to Start Texting for Service Today

Simply scan the QR code below and text the word "Alliance" (pre-filled) back as your reply to opt-in or simply text the word "Alliance" (pre-filled) to us at 636-717-3859 for faster service, to avoid calling the call center, to receive exclusive text promotions, get alerted on new products and services, as well as weather and branch closure notifications. **Be the first to find out!**

- **Direct Deposit:** Get a quick link to our form to give your employer.
- **Home Loan:** Learn more about our available home loan options!
- **Hours:** Location and branch hours information on the go.
- **Keywords:** Here is a quick list of keywords you can text in for more details.
- **Location:** Check out our locations and hours!



Simply text these "Keywords" to **636-343-7005** to quickly receive the information you need 24/7 without calling our Contact Center! **Even after hours...**

Keywords to Text Back to Us:

- **ATM:** Find a no-fee ATM near you!
- **App:** Download our mobile app today!
- **Auto Loan:** Ready for a new car or want to refinance? Text to check out your options!
- **Checking:** Compare our checking account options today.



We will be closed on Wednesday, June 19th to observe Juneteenth National Independence 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
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

Call Center

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