

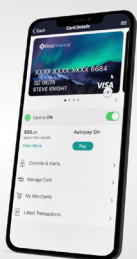


# Delivering Value

AUGUST 2024

## Use CardHub to Manage Your Alliance Debit Card

Elevate your digital experience with CardHub



Take control of how you use your Alliance debit card like never before with CardHub, a mobile card management application that helps reduce fraud by allowing cardholders to monitor accounts with their smartphone and control how, when and where their card is used. 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

**Log in to our mobile app and start using CardHub today!**

## Alliance Offers Direct Connect for Intuit QuickBooks

You can now connect all of your Alliance accounts to Intuit QuickBooks. Simply search for "AllianceCU(MO)" to make 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 changer for income and expense tracking"***

**Alex Switzer, co-owner of STL Hockey Training**

*Delivering Value, Enriching Lives*



# RATES

As of 08/02/2024

*Delivering Value, Enriching Lives*



## Lower Loan Rates

New Auto .....as low as 5.75% APR\*  
 Used Auto .....as low as 5.99% APR\*  
 New Boat/RV .....as low as 8.50% APR\*  
 Used Boat/RV .....as low as 8.50% APR\*  
 New Motorcycle/ATV .....as low as 8.25% APR\*  
 Used Motorcycle/ATV .....as low as 8.25% 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.

## Take our Online 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 August 31 and you will be automatically entered for the \$500 cash drawing.**

We have emailed the electronic survey to each Virtual Branch user's personal email address in July. 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, past results helped management decide to build a new Wentzville branch.

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



**We will be closed Monday, September 2nd to observe Labor Day!**  
**Have a happy & safe holiday weekend!**



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**  
 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.