



Delivering Value

SEPTEMBER 2024

Earn 3.03% APY with Best Interest Checking

Our Best Interest Checking account allows you to earn **3.03% APY*** monthly on the first \$10,000 by meeting four simple criteria that you may already be doing.

Your Monthly Qualifications:

- Have at least 10 debit card transactions post and settle
- Have at least one direct deposit post and settle
- Pay three bills with Bill Pay or recurring ACH, combined per month
- Enroll in e-statements

What if I do not meet the monthly qualifications?

This account simply defaults to a free checking account that earns 0.15% APY interest with no monthly fees

or minimum balance requirements. You can always get right back earning 3.03% APY the next month you qualify.

What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

Questions about this account?

Please call us at 636-343-7005, option 0,

or stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours at www.alliancecu.com.



*Qualifying accounts earn 3.03% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. Any Alliance ACH is excluded for bill pay qualification purposes. Interest and APY subject to change at our discretion.

Earn 4.50% APY on a 7-month CD

Certificates of Deposits (CDs) are a safe way to invest your money for a specified term while earning interest. Alliance is offering a great rate of 4.50% APY* on 7-month CDs with just a \$1,000 minimum to open!

Benefits of Investing with CDs:

- **Safety:** CDs allow you to avoid stock market volatility.
- **Guaranteed Returns:** CD accounts offer predictability.
- **Higher Rates:** You will earn more than in a regular savings account or

money market account.

Alliance wants to ensure that our members can deposit their money with us worry-free! You can relax knowing that the funds you put into a CD are insured up to **\$250,000** per individual depositor by the National Credit Union Administration (NCUA). To open your 7-month CD today, simply stop by any branch.

Questions? Call us at 636-343-7005, option 0 during our business hours.

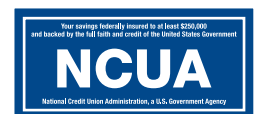
Alliance
CREDIT UNION

4.50%^{APY*}
7-month CD

www.alliancecu.com

*APY=Annual Percentage Yield. New money only. Membership applies. Just \$1,000 to open.

*APY=Annual Percentage Yield



Delivering Value, Enriching Lives



RATES

As of 09/02/2024

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 5.75% APR*
 Used Autoas low as 5.99% APR*
 New Boat/RVas low as 8.50% APR*
 Used Boat/RVas low as 8.50% APR*
 New Motorcycle/ATVas low as 8.25% APR*
 Used Motorcycle/ATVas 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 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.

Follow Us on Facebook!

Are you following us on Facebook yet? Following a business on Facebook is easy and beneficial. We work hard to ensure the content on our page is personal, entertaining, relevant, and interesting – but most importantly, we want it to be valuable and beneficial to YOU! Here are five reasons you should be following our Facebook page right now:

1) Because you love being a member here

You love keeping your money local and you enjoy the perks of being a credit union member. Why not let your friends and family know!

2) Because you are part of our community

As a local, not-for-profit financial cooperative, we understand the importance of building community relationships. That is why we support local businesses, artists, musicians, charities, and events such as The Little Bit Foundation, Community Women Against Hardship, Sherwood Forest, 1904 World's Fair Society, and many others.

3) Because you want to get to know us better

We try to be as transparent as possible on social media. By following us, you can learn from other people's questions, write us a review, be the first to know about new products & services, get to know our staff, and get a behind-the-scenes look at how we operate.

4) Because you want to interact with us

As a financial cooperative, we believe it is important to listen and respond to everyone. Following us on Facebook makes interacting with us easy. Leave a review, ask a question, or let us know how we can better serve you.

5) Because you are interested in added value

By following us, you can receive exclusive offers that others cannot get. Be the first to know about money-saving offers and financial tips!

We are closed on Monday, September 2nd to observe Labor Day. Have a safe & happy holiday weekend!



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.