



Delivering Value

NOVEMBER 2024

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 Account 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!



Optin to Start Texting for Service Today!

Simply scan the QR code below and text the word "Alliance" 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!**

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.
- **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!
- **New Member:** Text to join online today!
- **Rates:** For latest deposit & loan rates.
- **Routing Number:** We will text you

our routing number whenever you need it!

We promise to limit the number of marketing texts that we send you- similar to our email marketing policy of not annoying our members. We want this service to be beneficial to you, so we will make sure that we only text you our most important marketing announcements. **Simply scan the QR code to start texting for service today!**

(Message & data rates may apply. Reply STOP to cancel.)



Delivering Value, Enriching Lives



RATES

As of 11/02/2024

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 5.00% APR*
 Used Autoas low as 5.25% APR*
 New Boat/RVas low as 8.25% APR*
 Used Boat/RVas low as 8.25% APR*
 New Motorcycle/ATVas low as 8.00% APR*
 Used Motorcycle/ATVas low as 8.00% APR*
 Home Equity Line of Credit....as low as 8.00% 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.

Welcome new P&G members

Alliance is proud to announce that we have merged P&G St. Louis Employees Credit Union. We welcome our new members and we look forward to meeting your financial needs. We also would like to invite every P&G employee to join us! Please check out our website for our products and services, as well as for directions to a branch near you. Thank you for trusting us with your financial journey and we look forward to serving you for many years to come!

Zelle is Available to 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.

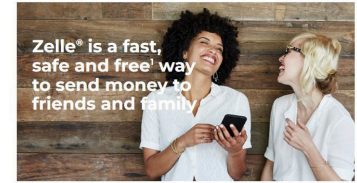
It is easy to get started. Simply log in to your online banking account or mobile banking app and enroll in Bill Pay. Once your account is verified, return to Bill Pay and select the "Send Money With Zelle®" tab.

Enroll in Zelle® & start sending & receiving money with friends & family. It's the hassle-free way to pay!

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®.



HOLIDAY HOURS

Alliance will be closed or have **limited hours** on the holidays listed below:

November 11, 2024
November 24, 2024
December 24, 2024
December 25, 2024
January 1, 2025

Veterans Day
Thanksgiving Day
Christmas Eve (until noon)
Christmas Day
New Year's 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.