



Delivering Value

JANUARY 2025

How to Apply for Our College Scholarships



Alliance understands how educational opportunities can help our members' achieve financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. Since its 1997 inception, Alliance's scholarship program has awarded more than \$100,000 in college scholarships to date.

How to get an application:

Scholarship applications are now available at any branch. You may also download it from our website at: www.alliancecu.com/scholarship-program/

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2025/26

Applications are due by Friday, February 28, 2025 and winners will be notified soon after.

Questions? Please call us at (636) 343-7005, option 0 or email us at talktous@alliancecu.com.

Save Year-Round

Holiday Club Savings Accounts



Easily Save for your 2025 Holiday Shopping...

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!

Open yours today!

2025 Privacy Policy Remains Unchanged

Federal law requires us to tell you how we collect, share, and protect your personal information.

Our privacy policy has not changed in 2025. You may review our privacy policy and our practices with respect to your personal information at www.alliancecu.com/privacy-policy/ or we will mail you a free copy **upon request** if you call 636-343-7005, option 0.

Delivering Value, Enriching Lives



RATES

As of 01/02/2025

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 7.75% 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.

Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions



You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

Your Visa debit card also allows you to conduct transactions on the Star and CO-OP debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

Branch Holiday Closure

We will be closed on Monday, January 20th to observe Martin Luther King 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.