



Delivering Value

FEBRUARY 2025

Change UP the Way You Save Today

Change UP the way you save by enrolling in our new “Keep the Leftovers” debit card round-up program. The purchase price of the item you buy is rounded up to the nearest dollar amount. The difference between the purchase price and the rounded up dollar amount is transferred from your checking account into your savings account.

This is a simple and easy way to automate your savings and to continuously build up your emergency savings fund without having to think about it. Having an emergency fund is important because it provides a financial safety net to cover unex-

pected expenses like medical bills, car repairs, or being laid off. Ideally, an emergency fund should contain enough money to cover three to six months of your essential living expenses like rent, utilities, food, and transportation, depending on your individual financial situation.

How to Enroll: To enroll in our “Keep the Leftovers” debit card round-up program, simply stop by any branch or call us at 636-343-7005 today.

Turn your spare change into serious savings by enrolling today!



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.

Delivering Value, Enriching Lives



RATES

As of 02/02/2025

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 7.50% 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.

Delivering Value, Enriching Lives



You're Invited to Our 77th Annual Meeting

Alliance Credit Union invites you to attend our **2025 Annual Meeting** on Wednesday, March 26th. The meeting is at Topgolf in Chesterfield. Business and financial reports for the year ending 2024 will be reported on at the meeting. We will also announce the three \$5,000 college scholarship winners.

ANNUAL MEETING



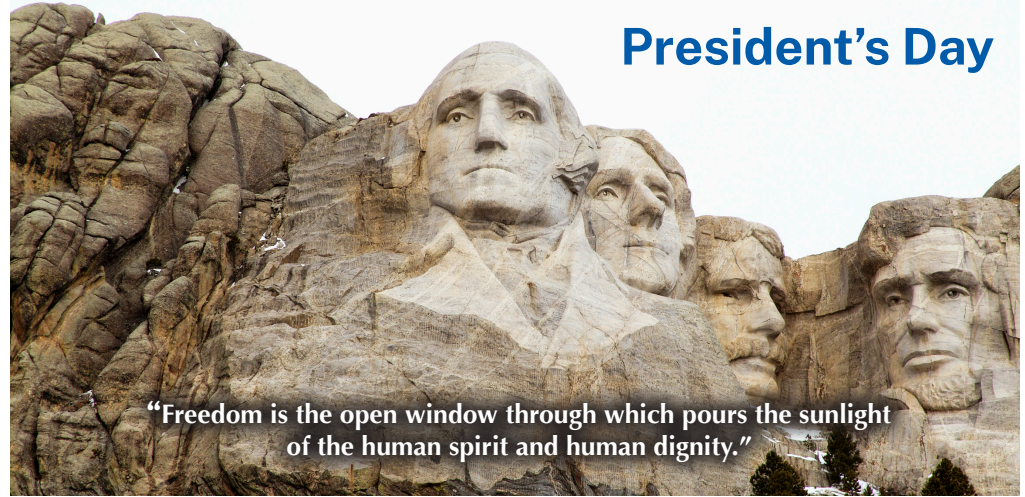
People Helping People

Please see next month's newsletter for additional information, or call us at 636-343-7005 in March, 2025.

Join us at our 77th Annual Meeting at Topgolf in Chesterfield!

We will be closed on Monday, February 17th

President's Day



"Freedom is the open window through which pours the sunlight of the human spirit and human dignity."



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.