



# Delivering Value

APRIL 2025

## Save Monthly for Your Next Vacation



Plan ahead for your next vacation by opening an Alliance Vacation Club Savings Account today. This account allows you to save year-round for all the expenses that come with traveling to your destination.

**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 when you are ready for your getaway!

Open a Vacation Club Savings Account at any time of the year with only a \$5 minimum deposit. Your account begins earning interest once your average daily balance for the month reaches \$100. We suggest opening your account with \$100, so you start earning interest right away.

For added convenience and flexibility, you can make one withdrawal per month without penalty if you need to do so. Questions about opening your Vacation Club Savings Account? Call us at **636-343-7005, option 0** or visit any branch to open yours today!

## Earn 4.00% APY with Best Interest Checking

Our Best Interest Checking account allows you to earn **4.00% 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 4.00% 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](http://www.alliancecu.com).



\*Qualifying accounts earn 4.00% APY (Annual Percentage Yield). 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.

*Delivering Value, Enriching Lives*



# RATES

As of 04/02/2025

*Delivering Value, Enriching Lives*



## Lower Loan Rates

New Auto .....as low as 5.00% APR\*  
 Used Auto .....as low as 5.25% APR\*  
 New Boat/RV .....as low as 8.25% APR\*  
 Used Boat/RV .....as low as 8.25% APR\*  
 New Motorcycle/ATV .....as low as 8.00% APR\*  
 Used Motorcycle/ATV .....as 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](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.

## Change UP the Way You Save Today

Change UP the way you save by enrolling in our new “Pocket 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 unexpected 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 “Pocket the Leftovers” debit card round-up program, simply stop by any branch or call us at 636-343-7005 today.



**Wishing you and your family a happy and safe Easter!**



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.