



Delivering Value

MAY 2025

Alliance Credit Union Lending Options



Alliance offers a full range of lending options designed to suit your lifestyle and save you money. Whatever your needs, Alliance Credit Union can help you finance them with a straightforward, no-hassle loan. We offer great rates and terms for all of our loans and applying is quick and easy. Alli-

ance Credit Union loans are easy and affordable. Thank you for your trust and for keeping your money local!

We currently have 60-month new auto loans for as low as **5.25% APR**. You are also entitled to skip two loan payments each year with our Skip-A-Pay program!

Looking to purchase a house or refinance your existing home loan? Our low-closing cost home loans will help! We encourage everyone to shop us first and compare our closing costs with our competitors.

We also have home equity loans and home equity lines of credit available if you need cash access.

Please see the back of this newsletter for all of our rates, including personal loans, motorcycles, RVs, and more!

How to Apply: You may apply online at anytime from our website at **www.alliancecu.com** or stop by your nearest branch. For business loans, please email Tad Thompson at tthompson@alliancecu.com and he will help you get started!

Questions?: You can call us at 636-343-7005, option 0, or chat with us online from our homepage.

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!



Delivering Value, Enriching Lives



RATES

As of 05/02/2025

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	3.50% APY*
48 Months with Rate Bump Option.....	3.30% APY*
Includes Booster Bump: new bump rate +5 bp	
60 Months	3.50% APY*
60 Months with Rate Bump Option.....	3.30% 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.

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GenFree Checking: Ages 13 to 23

Introducing GenFree Checking and Savings (Ages of 13 to 23 years old)

We are excited to announce this new youth account designed specifically for teens and college-aged students to learn how to save and manage their own finances at an early age to promote their financial education and growth.

Key Features & Benefits:

- Debit Card (need parent/guardian signature if under 18 years old)
- Ages 13 to 23, so you can take your account to college and have up to \$20 per month in ATM fees returned
- Two NSF fee refunds per year (upon request)
- \$500 loans to establish credit with co-signor

- 0.50% APR off first car loan with co-signor

- Free mobile app access & more!

Simply bring your child's Social Security card or valid student ID (if under 18) to open their account at any branch today!



Get your teen a debit card with up to \$20 per month in ATM reimbursement fees!

We are CLOSED on Monday, May 26th for Memorial Day



Alliance
CREDIT UNION

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.