



# Delivering Value

JUNE 2025

## Simple, Fast, Secure: Protect Against Fraud with a QR Code

Alliance understands it's crucial to help protect you from account takeover fraud. That's why we are introducing a new ID proofing measure for in-person visits to our Shared Branch locations. This new fraud prevention measure allows us to make certain it is **YOU** trying to access your account, not an imposter.

If you bank at one of our Shared Branch locations, a teller can now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multi-factor authentication verification. This additional layer of authentication will be used for any transaction type for someone with an out-of-state ID using a Shared Branch.

### How it Works:

1. Scan the QR code located in the branch or visit [verify.coop.org](https://verify.coop.org).
2. Select your credit union's name

from a drop-down list.

3. Enter your member number and the last four digits of your social security number.
4. Upload a photo of your ID.
5. Take a selfie.

Tip: Save your validation for an even quicker experience next time!

6. Show your one-time passcode to the teller (passcode is valid for 20 minutes).

If you have any questions, contact us at 636-343-7005, option 0.



**Securely verify  
your identity with  
IDCheck**



## 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. Alliance 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](https://www.alliancecu.com) or stop by your nearest branch. For business loans, please email Tad Thompson at [tthompson@alliancecu.com](mailto: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. during our normal business hours.

*Delivering Value, Enriching Lives*



# RATES

As of 06/02/2025

## 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 .....	3.50% 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

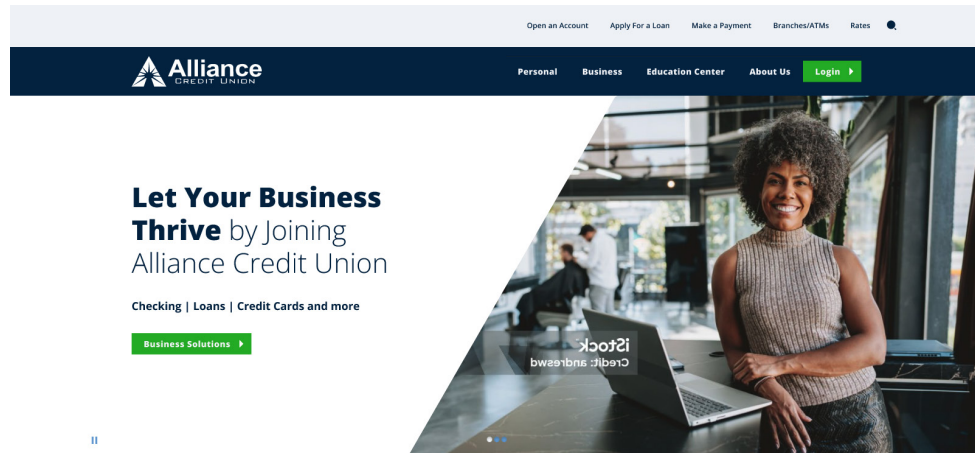
\$100 to \$4,999 .....	.25% APY*
\$5,000 to \$24,999 .....	.35% APY*
\$25,000 to \$49,999 .....	.45% APY*
\$50,000 to \$74,999 .....	.55% APY*
\$75,000 to \$99,999 .....	.65% APY*
\$100,000 and greater .....	.75% APY*

\*APY = Annual Percentage Yield. All rates subject to change at any time.

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## Alliance Revamping its Website in July



**Let Your Business Thrive** by Joining Alliance Credit Union

Checking | Loans | Credit Cards and more

Business Solutions >

Alliance will be getting a new, modern website in July that is easier to navigate, search, and is more userfriendly for you- our members! We reorganized the top navigation links to ensure that you can quickly and easily find the information you need on our site.

Our new, sleek website will look

even better on your cell phone as it has a mobile-first design that is optimized for you mobile experience. This responsive design will look great on any mobile device.

We have set a launch date for **Wednesday, July 23rd**, so please do not be concerned about logging into our new website on that date.



**We will be closed on Thursday, June 19th to observe Juneteenth National Independence Day.**



**Alliance**  
CREDIT UNION

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.