



# Delivering Value

JULY 2025

## Take Our Online Annual Member Survey to Win \$500!

Alliance will reward one lucky member with **\$500** for taking our short, online member satisfaction survey. **Every member currently enrolled in Virtual Branch is eligible to complete the survey. Simply complete the survey by August 31 and you will be automatically entered for the \$500 cash drawing.**

We will email the electronic survey to each Virtual Branch user's personal email address in early July. To complete the survey, simply check your email account with the same address that you use for Virtual Branch.

The email with the survey link will be waiting for you in your inbox. Please check your spam folder if you did not receive it.

Alliance's management team and board of directors use these survey results and member feedback to decide on service improvements, future product offerings, facility needs, and more. For example, past results helped management decide to launch a new website this year.

**We thank you in advance for your input and for helping us make your credit union even better!**



## 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**



*Delivering Value, Enriching Lives*



# RATES

As of 07/02/2025

## Lower Loan Rates

New Auto .....as low as 5.25% APR\*  
Used Auto .....as low as 5.75% APR\*  
New Boat/RV .....as low as 7.75% APR\*  
Used Boat/RV .....as low as 7.75% 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

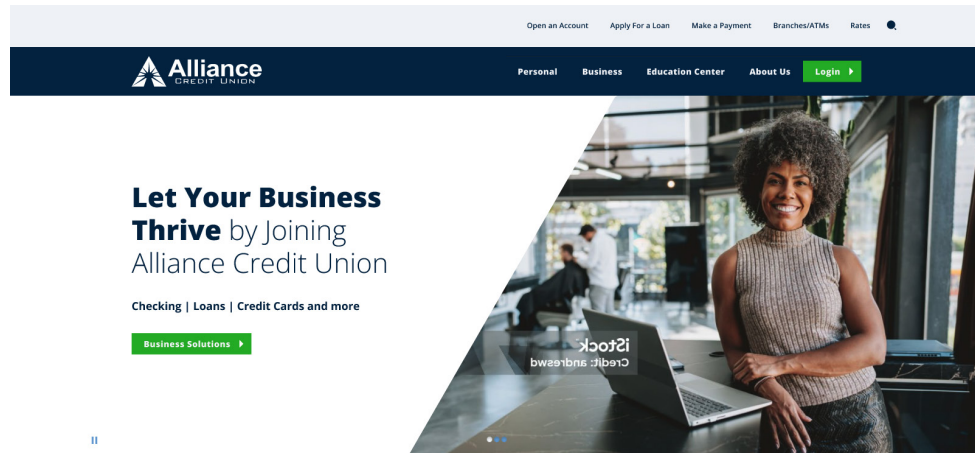
\$100 to \$4,999 .....	.25% APY*
\$5,000 to \$24,999 .....	.35% APY*
\$25,000 to \$49,999 .....	.45% APY*
\$50,000 to \$74,999 .....	.55% APY*
\$75,000 to \$99,999 .....	.65% APY*
\$100,000 and greater .....	.75% APY*

\*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 user-friendly 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 your 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 Friday, July 4th to observe 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.