

Flex your earning power

Whether your goal is to save money for a future expense, boost your retirement savings, or move money from an investment elsewhere... Alliant Certificates are the perfect way to save and earn more.

Select from:

- Share Certificate with a minimum \$1,000 deposit
- Jumbo Certificate with a minimum \$25,000 deposit

FLEXIBLE MATURITY – you pick the date you want your Certificate to mature, between 12 and 60 months

NEW! DIVIDEND OPTIONS – you can choose to let the dividends earned rollover month to month in your Certificate account or have them paid out monthly by check or transferred into another share within the same Alliant account

GUARANTEED RATE – the rate at the time you open your account is locked for the term of your Certificate

MAXIMIZED EARNINGS – dividends compound monthly and at maturity

SAFETY AND SECURITY – accounts are federally insured by the National Credit Union Administration (NCUA), a U.S. government agency

STABILITY – unlike stocks and bonds once you open your Certificate account your rate is locked for the term you selected and will not fluctuate with market conditions

RENEWALS – you can choose to automatically renew your Certificate upon maturity or transfer the funds into an account or IRA of the same type

OPEN YOUR ACCOUNT NOW.

Simply complete the Certificate Agreement and return along with your check or money order (payable to Alliant Credit Union) to your local Service Center or by mail to:

Alliant Credit Union
Attn: Account Services
P.O. Box 66945
Chicago, IL 60666-0945

Save time-open your
Certificate account online at
www.alliantcreditunion.org

For more information please visit www.alliantcreditunion.org or call 800-328-1935 (TDD/TTY 773-462-2300) for 24/7 personal assistance.

Alliant Flex & Jumbo Certificates (applies to all terms listed below) \$1000.00 minimum deposit required to open an Alliant Certificate, \$25,000 minimum balance to open an Alliant Jumbo Certificate. You must be an Alliant member. Alliant Flex Term Certificates are available as Regular Share Certificates and Jumbo Share Certificates. Both types are also offered as Traditional IRA Certificates, Roth IRA Certificates, Coverdell Education Savings Account (ESA) Certificates and SEP Certificates. In addition, prior to opening an IRA Certificate (Traditional, Roth and SEP) or Coverdell ESA Certificate, you must have or establish an IRA or Coverdell ESA with Alliant. You may not add any additional money to your Certificate after opening. Dividends compound monthly and are paid on the last day of the month and at maturity. There are no penalties for monthly dividend withdrawals. Early withdrawal penalties do apply if the Certificate is closed before the maturity date unless the Certificate funds are moved to MEMBERS™ Financial Services located at Alliant Credit Union. If you wish to move your Certificate funds to MEMBERS™ Financial Services located at Alliant Credit Union, you must wait until 7 days after your Certificate has been opened. Other exceptions to early withdrawal penalties may be allowed. Monthly dividend withdrawals are not eligible on IRA Certificates if owner is under age 59 1/2 or Coverdell ESA Certificates. Any monthly withdrawals or transfers reduce earnings. If you change the term of your renewed Certificate, the beneficiary(ies) need(s) to be reestablished by completing a Beneficiary Add/Delete Form. (Not applicable to IRA Certificates). The joint owner designated at the time of Certificate opening will remain as joint owner if you renew your Certificate with Alliant. Neither the primary account owner or joint owner may be a beneficiary on the Certificate account. You are not locked into a rate until you open or renew your Alliant Certificate. Alliant Certificate rates may change daily.

Certificate Agreement

To complete this Agreement, please print clearly in black ink only and initial any changes to this form. All fields must be completed unless noted. For your protection, faxed copies are not accepted.

1. Account Ownership

Single or Joint

2. Applicant Information[†] (Must be a current Alliant member)

First Name _____ Middle Name _____ Last Name _____

Member Account Number (required) _____

3. Joint Applicant (Optional)

Joint Applicant cannot be added to IRAs or Coverdell ESA Certificates.

Is the Joint Applicant an existing Alliant member?

Yes _____
Member Account Number _____

First Name _____ Middle Name _____ Last Name _____

No Please complete all information below

IMPORTANT INFORMATION ABOUT PROCEDURES FOR ADDING A NEW OWNER WHO IS NOT A CURRENT MEMBER OF ALLIANT: In accordance with the USA PATRIOT Act (SECTION 326): To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Please include a photocopy of valid Passport or U.S. government issued photo ID for all new applicants age 18 and older.

U.S. Citizen Yes No

First Name _____ Middle Name _____ Last Name _____

Social Security Number/ITIN _____ Date of Birth _____

Street Address (include unit # - P.O. Box not accepted) _____

City _____ State/Province _____ Zip/Postal Code _____ Country _____

Home Phone _____ Cell Phone (optional) _____

Work Phone (optional) _____

E-mail _____

ID# (e.g., Passport, U.S. Driver's License, State or Military ID) _____ Issuing State/Country _____

Issue Date _____ Expiration Date _____

Mother's Maiden Name _____

Don't forget to include a photocopy of valid Passport or U.S. Government issued photo. ID or Passport with documentation for all new joint applicants age 18 and older on the account.

Alliant Certificates and Coverdell Education Savings Account Certificates are insured to at least \$250,000 by the National Credit Union Administration. Traditional, Roth and SEP IRA Certificates are insured up to \$250,000 by the National Credit Union Administration.

4. Certificate Type and Term

- Share Certificate Jumbo Certificate
 IRA Certificate* Jumbo IRA Certificate
 Traditional IRA Roth IRA SEP IRA Coverdell ESA
 Term: 12-17 month 18-23 month 24-35 month 36-47 month
 48-60 month

I want my Certificate to mature on _____ (date must be between 12 and 60 months)

* IRA or Coverdell ESA must be established before Certificate of the same type can be added to your account. Funds can then be transferred from your IRA/Coverdell ESA to Certificate.

At maturity I would like funds in my Certificate to:

- automatically renew transfer to an IRA of the same type
 transfer to a Share account Share ID _____

5. Dividend Withdrawal Options

- I would like to withdraw my monthly dividends by
 transfer to a Share within my Alliant account Share ID _____
 check to be mailed to my address on record
 An IRA Withdrawal Form must be completed if you are electing to have Dividends withdrawn from an IRA Certificate account.
 I would like my monthly dividends to rollover in my Certificate account

6. Initial Deposit/Funding

\$1,000 minimum required to open a Share Certificate. \$25,000 minimum required to open a Jumbo Certificate

Check or Money Order payable to Alliant Credit Union enclosed for:

\$ _____

Transfer from an existing Alliant account

One of the applicants must be an owner on the existing account from which the funds are being transferred.

\$ _____
Member Account # _____

Transfer from my: Savings Supplemental Savings Checking

Transfer from my existing Alliant IRA

\$ _____
Member Account # _____

Transfer from my: Traditional IRA Roth IRA SEP IRA Coverdell ESA

7. Agreement and Signatures

I/We agree that the terms of this Certificate Agreement, my/our Membership Enrollment Agreement, and the Account Agreement and Disclosures booklet and Fee Schedule provided to me upon account opening constitute a contract between Alliant Credit Union and me/us, subject to state and federal laws and the Uniform Commercial Code, as adopted in the state in which Alliant's main office is located.

X _____
Applicant Signature (required) _____ Date _____

X _____
Joint Applicant Signature (required if applicable) _____ Date _____

Note: If the applicant is a child under 12 years of age, the parent, grandparent or guardian must sign the child's name and his/her own name and date (i.e. "John Smith, a minor, by parent, Mary Smith"). If the applicant is a child under 18 years of age, the parent, grandparent or guardian must be a joint applicant on the account in order to transact business.

FOR OFFICE USE ONLY:

1 Processing: Teller ID _____ Service Center/Dept. _____ Date _____

2 Verification: Reviewed by Teller ID _____ Date _____

3 ChexSystems: _____ SS# Issuance (Yr.) _____ (State) _____

4 Imaging: Forward to Document & Workflow (Steps 1 & 2 must be completed prior to Imaging.)