

Return your completed Checking Account Agreement to Alliant. Be sure to include:

- **A photocopy of valid U.S. Government or state issued photo ID or a Passport for all applicants age 18 and older on the account. If you include a Passport or the address on your ID is different from the address provided, also include a photocopy of documentation verifying the home address such as a utility bill, lease agreement, voter registration card or vehicle registration.**

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.

For your initial deposit:

- Include a check or money order payable to Alliant Credit Union. Or,
- If you selected Electronic Funds Transfer (EFT-ACH) (section 5), ensure all information is correct and include a voided check or bank statement. Or,
- If you are transferring funds from an existing Alliant account, one of the applicants must be an owner on the account from which the funds are being transferred.*

Once your Alliant checking account is established, you can expect to receive the following in the mail:

7 - 10 days
VISA® ATM/Check Card and PIN will be mailed under a separate cover.
10 - 14 days
Complimentary first box of checks.

If you have questions, contact Alliant toll-free at 800-328-1935 (24/7).

Remove this panel and retain.

† If your personal information or address has changed, please visit www.alliantcreditunion.org to obtain and complete a Personal Information Change form or Address Change form and return with this Agreement.

1. Account Ownership

Single or Joint

2. Account Selection

- Free Basic Checking** – Includes a free VISA® Debit Card (issued to all owners) and the first box of checks is free.

Add a high rate to your free checking† – It's easy...

Enjoy all the features of basic checking, plus earn a high rate* dividend when you:

- Opt out of receiving paper statements. To opt out, visit Alliant Online Banking at www.alliantcreditunion.org, click on "e-statements" and follow the prompts.

AND

- Have a recurring monthly electronic deposit to your Alliant checking account (e.g., direct deposit, payroll deposit ATM deposit, eDeposit, eDepositPlus or transfer from another financial institution, see section #7).

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

First Name _____ MI _____ Last Name _____

Member Account Number _____

4. Joint Applicant Information [†] (Optional)

U.S. Citizen or U.S. Person (including a U.S. Resident Alien) Yes No

First Name _____ MI _____ 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., U.S. Driver's License, State or Military ID, or a Passport) _____ Issuing State/Country _____

Issue Date _____ Expiration Date _____

5. Account Options

YES NO

- Free Checks** – First box of checks is free.

Check Style: Duplicate or Single

Check Design: Alliant or United Airplane

Check Starting Number (use 101 or higher): _____

Additional information printed on checks:

YES NO

- Name of Joint Applicant
- Address of Applicant
- Home Phone Number of Applicant
- Driver's License Number of Applicant

- VISA® Debit Card** – ATM access to make deposits/withdrawals from savings and checking and to make purchases instead of writing checks. Only available with an Alliant savings and checking account.

Note: Printed checks and card(s) will be mailed to the address on record for the Applicant.

- Checking Account Overdraft Protection** – Transfer money from my savings account only (subject to overdraft transfer fee).

6. Initial Deposit/Funding

- Check or Money Order** payable to Alliant Credit Union enclosed for deposit to Checking:

\$ _____

- Electronic Funds Transfer (EFT-ACH)** Authorization for deposit (up to \$1,000) to Checking:

\$ _____

Financial Institution _____

Routing & Transit/ABA # _____ Account # _____

Withdraw from: Savings Checking

Please attach a voided check or your most recent bank statement as evidence of account ownership. (If neither of these documents is attached, your request cannot be processed.) Alliant will debit the account specified within 5 business days from the date the account is opened.

- Transfer funds from an existing Alliant account for deposit to:***

Checking: \$ _____ Member Account # _____

Transfer from: Savings Supplemental Savings Checking

7. Direct Deposit Authorization (Optional)

You can arrange Direct Deposit to your Alliant account(s) by providing the payor institution with the Alliant **Routing & Transit/ABA# (271081528)** and your Alliant 14-digit checking account number and account type. If you are an employee of United Airlines, please contact Alliant to arrange Direct Deposit. **When you have a recurring Direct Deposit to your checking account and opt out of paper statements, you'll automatically be upgraded to Free High Rate Checking.**

8. Signatures and Agreements (Required)

I/We agree that the terms of this Checking Account Agreement, my/our Membership Enrollment Agreement, the Account Agreement and Disclosures booklet and Fee Schedule provided to me/us upon account opening constitute a contract between Alliant 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.

I/We agree to the terms regarding payroll deduction and direct deposit and acknowledge that by signing this agreement, applicant will automatically be enrolled and have access to his/her authorized Alliant accounts through all electronic means offered by Alliant. I/We further acknowledge that a VISA® Debit Card will be issued to this account if I/we qualify. I authorize joint applicant access to member savings through VISA® Debit Card transactions and/or Overdraft Protection, if applicable. If I/we do not qualify for a checking account, my/our initial deposit will be deposited into my/our savings account.

Consumer Report Agreement: I/We authorize Alliant to obtain information from a consumer reporting agency, now and in the future, in order to determine my/our eligibility for products and services offered by or through Alliant, regardless of whether I/we have applied for the product or service.

Credit Report Agreement: I/We authorize Alliant to obtain copies of my/our credit reports, now and in the future, in order to determine my/our eligibility for products and services offered by or through Alliant, regardless of whether I/we have applied for the product or service.

Checking Overdraft Protection: If I/we select overdraft protection, funds, if available, will be drafted from my/our savings account in the event of an accidental overdraft. There will be a nominal overdraft transfer fee charged. I/We understand that certain transactions from my/our savings account may be limited by federal regulations. As a result, if I/we reach these limitations in a given month, overdraft transfers may not be authorized. Refer to the current Fee Schedule at www.alliantcreditunion.org for a complete list of fees.

New accounts where initial deposit by electronic funds transfer is selected: As an authorized signer on the financial institution account identified herein, I/we authorize Alliant Credit Union (Alliant) to perform a single EFT-ACH withdrawal from my/our account for deposit into my/our Alliant account using the Automated Clearing House (ACH) network. I/We understand that the funds will be deposited into the account(s) I/we have specified. I/We understand and agree that if the EFT withdrawal from my/our account is returned as Non-Sufficient Funds or for any other reason, Alliant may charge my/our account a fee. Refer to the current Fee Schedule at www.alliantcreditunion.org for a complete list of fees.

Account Designation: If you do not select a joint applicant on your checking account, in the event of your death, funds will be transferred to your primary savings account and paid to the joint applicant (if applicable) or to the beneficiary(ies) named on the primary savings account.

X _____
Applicant Signature (required) _____ Date _____

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

Note: If the applicant is a child between 16-17 years of age, the parent, grandparent or guardian must also be an owner on the account.

Include a photocopy of valid U.S. Government or state issued photo ID or a Passport with documentation verifying the home address for all joint applicants age 18 and older on the account.

FOR OFFICE USE ONLY:

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

2 Verification: Reviewed by Teller ID _____ Date _____

3 Please complete form A417.1.

4 Imaging: Forward to Document & Workflow (Steps 1, 2 & 3 must be completed prior to imaging.)



It's easy to open a Free checking account!

Simply follow these steps...

- 1 Complete the attached Checking Account Agreement or open your account online through online banking at www.alliantcreditunion.org.
- 2 Include a photocopy of valid U.S. Government or state issued photo ID or a Passport with documentation verifying the home address for all joint applicants age 18 and older on the account.
- 3 Read the Agreement, then all applicants must sign and date (section 8).

Compare our Basic Checking to High Rate Checking

	Free Basic Checking	Free High Rate Checking
Monthly Dividend	No	YES⁴
Requirements	No	Opt out of paper statements and have at least one monthly electronic deposit ⁴
Features	<ul style="list-style-type: none"> • No monthly service fee • No initial deposit or minimum balance requirement • No check writing or point-of-sale fees • Free VISA[®] Debit Card • Over 80,000 surcharge-free ATMs¹ • Free online banking and Bill Pay² • Free first box of checks • Optional overdraft protection³ 	

¹ Alliant charges a nominal fee after eight transactions have been performed in a month at non-Alliant ATMs, including CO-OP Network, Alliance One, Bank of the West, Credit Union 24 CU Here and Allpoint ATMs. Not every Allpoint ATM is surcharge-free. Please see our online ATM Locator at www.alliantcreditunion.org for a list of ATMs that accept deposits or are surcharge-free. ² An Alliant checking account is required for use with Alliant Bill Pay. There are no fees to maintain a Bill Pay account. However, if incurred, applicable fees such as a stop payment fee will apply. Refer to the current Fee Schedule at www.alliantcreditunion.org for a complete list of fees. ³ Subject to overdraft transfer fee. ⁴ High Rate Checking Dividends are paid on the last day of each month to checking accountholders who have opted out of receiving paper statements and have a recurring monthly electronic deposit to his/her Alliant checking account (e.g., direct deposit, payroll deposit, ATM deposit, eDeposit, eDepositPlus or transfer from another financial institution). If these requirements are not met, no dividend will be paid in that month. Basic checking does not earn a dividend. Checking dividends are subject to change monthly.

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

COMPLETE AGREEMENT AND RETURN:

Stop by your local Service Center, or mail to:
 Alliant Credit Union
 Attn: Account Services
 P.O. Box 66945
 Chicago, IL 60666-0945

FOR MORE INFORMATION:

Call 773-462-2000
 or toll-free 800-328-1935
 TDD/TTY 773-462-2300



11545 W. Touhy Avenue, Chicago, IL 60666
www.alliantcreditunion.org



Free checking

The perfect complement to your Alliant savings.



ALLIANT CHECKING ACCOUNT AGREEMENT

Save time... open your account through Alliant Online Banking at www.alliantcreditunion.org.



Free Checking that's really Free!

We have packed all the value and convenience you are looking for into our checking account. Open a free Basic Checking account and enjoy these great features:

- NO monthly service fees
- NO initial deposit or minimum balance requirement
- NO check writing or point-of-sale fees
- FREE VISA[®] Debit Card
- Access to more than 80,000 surcharge-free ATMs nationwide¹
- FREE online banking with Bill Pay²
- FREE first box of checks
- Optional overdraft protection³

Add a High Rate to your Free Checking

Upgrade to free High Rate Checking⁴ and enjoy all the features of our basic account plus earn a high dividend rate⁴ with no minimum balance requirement to earn it. All you need to do to get the high monthly rate is:

- Opt out of receiving paper statements and receive them through Alliant's secure online banking
- AND
- Have a recurring monthly electronic deposit to your Alliant checking account (e.g., direct deposit, payroll deposit, ATM deposit, eDeposit, eDepositPlus or transfer from another financial institution)