



ALLIANT
credit union

members



February 2007

a newsletter for AlliantSM Credit Union members

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DIVIDEND

march dividend
DECLARED FEBRUARY 22, 2007
March 2007 Savings and IRA Dividend provides a Compounded Annual Percentage Yield (APY) of 4.85% payable to Shareholders on record as of March 31, 2007, who have maintained an average daily balance of \$100 or more.

The monthly checking dividend provides a Compounded Annual Percentage Yield (APY) of 25%. Checking Dividend payable to checking accountholders on record as of March 31, 2007, who have maintained an average daily balance of \$1,000 or more.

certificate dividend
12-month and 24-month Certificates provide a Dividend rate of 5.03% - Compounded Annual Percentage Yield of 5.15%. The Certificate Dividend compounds monthly and is credited at the end of each month and at maturity to your Certificate. Minimum Certificate deposit is \$1,000.

Early withdrawal penalties apply. The Certificate dividend rate may change daily. Contact Alliant for more information about fees, terms, and conditions that may apply. Certificate rates current as of December 21, 2006.

VROOM! Here come the cars of 2007!

America's annual auto shows are now in high gear. A big deal for automakers, car dealers and car buffs, they're also great if you're in the market for a new car and want to comparison shop. In fact, dealers say that even months after an auto show closes, customers mention the show as the reason they're considering a particular new vehicle.

While 2006 was full of cost-cutting moves by car manufacturers, 2007's story will be genuinely improved products, according to industry experts.

Models getting raves from *thecarconnection.com* include the Cadillac CTS, the hybrid plug-in Chevy Volt, the Toyota Tundra Crew Max, the Chrysler mini-vans and the Jaguar C-XE.

Luxury brands, such as Audi, BMW, Lexus and Mercedes, are expected to finish strong. However, truck-based SUVs, such as the Ford Explorer, are projected to be on their way out, being replaced by crossovers, such as the new Hyundai Veracruz.

And pulling no punches, *CNNMoney.com* declares: "The tidings are less favorable for older, more neglected brands like Buick, Pontiac, Mercury and Lincoln," which it calls "the automotive equivalents of Lifebuoy soap."

Meanwhile, some good news for 2007 new car buyers: "Prices for vehicles of the same size with the same features have actually been going down in recent years," says Paul Taylor, chief economist for the National Automobile Dealers Association. "But buyers are purchasing larger vehicles with more luxury features," he adds.

Sources: CNNMoney.com, thecarconnection.com and Detroit Free Press

Upcoming auto shows

If you're in the market for a new car or just want to see what's hot, consider going to an auto show. Although two of the most spectacular U.S. shows (Detroit and Chicago) have already come and gone, there's plenty more action ahead, especially in March.

Show	Location	Date
Oklahoma International	Oklahoma City, OK	March 8-11
Virginia International	Richmond, VA	March 9-11
New Orleans	New Orleans, LA	March 9-11
Western Massachusetts	Springfield, MA	March 9-11
Atlanta Journal-Constitution International	Atlanta, GA	March 10-18
Greater St. Paul and Minneapolis International	Minneapolis, MN	March 10-18
Tulsa International	Tulsa, OK	March 14-18
Dayton	Dayton, OH	March 22-25
First Hawaiian International	Honolulu, HI	March 22-25
Denver	Denver, CO	March 29-April 2
New York	New York, NY	April 6-15
Central Florida International	Orlando, FL	November 22-26

In the market for a vehicle?

Take advantage of Alliant's everyday great rates.

NEW VEHICLE rates as low as

5.24% APR¹

USED VEHICLE rates as low as

5.64% APR¹

APPLY TODAY!

- Online at www.alliantcreditunion.org
- Stop by your local Service Center
- Call 800-328-1935 (24/7)

1 Alliant rates as of 2/21/2007. Rates include automatic payment option. Rates are .4% higher without automatic payment option. Loan approval, APR and downpayment required based on creditworthiness, collateral and ability to repay. Rates, terms and conditions are subject to change. APR = Annual Percentage Rate.



P.O. Box for deposits and payments to change

REMINDER: Alliant will be changing its P.O. Box for payment and deposits in the second quarter of 2007. We'll announce the new box number in the March 2007 issue of Connections and on our web site. Meanwhile, as always, to ensure the timely and accurate posting of your payments and deposits, be sure to include a loan coupon or deposit slip when you mail them in.



Open a Certificate or supplemental savings account *instantly*—on SkyBranch®

Adding a new share Certificate or supplemental savings account to your Alliant accounts is a mouse click away, thanks to new functionality on SkyBranch.

HERE'S HOW:

1. After you log on to SkyBranch, click “*Open a new account*” from the menu on the left side of the screen.
2. You'll then get a screen that asks “*Which kind of account would you like to open?*” When you see the question, choose “*New Certificate Account*” or “*New Supplemental Savings*” and hit submit.
3. You'll then get a screen enabling you to deposit funds into your new account from your Alliant checking or savings account. (Note: A minimum deposit of \$1,000 is required to open an Alliant Certificate).

It's that easy. And by following subsequent prompts, you'll have the options to add a joint applicant and give your supplemental savings account a personal name, such as “*Tory's Wedding.*”



COMING SOON!

SkyBranch® Enhanced Security

To further protect your accounts with the very best in online security systems, this spring, we'll be phasing in “Enhanced Security.” This new process consists of personal “challenge” questions and multiple-choice answers that you will be asked to set up for yourself as a way to verify your identity. Stay tuned for more information on Enhanced Security in our newsletters and on our web site.

What are you doing with your tax refund?

For years, Alliant members have received their tax refund faster by having it directly deposited into their Alliant savings or checking account. This year, a new tax law also enables you to boost your retirement funds by having your 2006 refund deposited directly into a Traditional or Roth IRA as a contribution for tax-year 2007.

Consider depositing your hard-earned money – tax refund, bonus or extra cash – into an Alliant account. It's a great way to make your money earn more for you. Our current Compounded Annual Percentage Yield (APY) for savings and IRAs is 4.85%. Plus, our 12- and 24-month Certificates, which you can open with a minimum \$1,000 deposit, currently earn 5.15% APY.

With an IRA, you can deposit any amount up to the annual contribution limit of \$4,000.* The limit increases to \$5,000 if you're over 50 years old. If you don't have an Alliant IRA yet, consider opening one online at our new IRA Center on www.alliantcreditunion.org

* Certain age and income limits apply.

How to request a direct deposit tax refund

It's easy to get your tax refund deposited directly to an Alliant account. On your tax form, use Alliant's ABA routing and transit number 271081528 and include your 10- or 14-digit Alliant member account number. Then, indicate if you want your refund to go in your savings account, checking account or IRA. (For IRAs, add the letters “IRA” after your account number).

office closings

Memorial Day

– Monday, May 28

GET
15%
OFF

use code
“ALLIANT”

1-800-flowers.com

dial direct: Alliant is there when you need us

Self Service Telephone (SST)

773-462-2100, 800-482-5328
24/7 account access

Alliant TeleCenter

800-328-1935
TDD/TTY 773-462-2300

VISA® ATM/Check Card

Lost/Stolen: 800-328-1935
After Hours: 866-861-5411

VISA® Credit Cards

Account info: 800-328-1935, x2302
Mon–Fri, 7am–5pm CT
After Hours: 866-444-8529
Lost/Stolen: 866-839-3485

VISA® Gift Card

Purchase: 800-328-1935
Support Center: 866-466-2362

Mortgage Hotline

800-365-7003
Mon–Th, 7:30am–7pm CT
Fri, 7:30am–5pm CT

Auto/Home Insurance

888-380-9287
Mon–Fri, 6am–10pm CT
Sat, 6am–8pm CT

BALANCE Financial Fitness

888-456-2227
Mon–Th, 5am–8pm PT
Fri, 5am–5pm PT
Sat, 8am–5pm PT

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For Alliant Service Center

locations, SkyBranch®, and
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www.alliantcreditunion.org



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