

cover story

## GET STARTED! With Anytime, Anywhere Access to Your Alliant Accounts

The first time you checked-in for a flight electronically with an E-Ticket. The first time you reserved movie tickets by phone. You might have been intimidated the initial time you tried these time-savers...but once you did, you realized how easy it was and thought, "Why did I ever do this any other way?"

It's with that spirit we welcome you to try out Alliant's own time-saving financial tools, including SkyBranch<sup>®</sup>, a safe way to do your daily account transactions through the Internet, and Self Service Telephone (SST), a direct line to performing financial transactions by simply pushing buttons on a touch-tone phone. These tools were specifically designed to maximize access to your accounts and minimize your time and effort...and make your life easier.

### Save time, every time.

While Alliant prides itself on exceptional and knowledgeable personal service to our members, a call to Alliant's TeleCenter during a peak call period could involve on-hold wait time. Consult the chart at right—and save wait time—by first determining whether you could perform your transaction faster via SkyBranch or SST instead.

#### GET STARTED on SkyBranch<sup>®</sup>

1. Go to [www.alliantcreditunion.org](http://www.alliantcreditunion.org) and click on SkyBranch
2. Enter your member account number (given to you at enrollment, it also appears on your monthly statement)
3. Enter your password

*Don't remember your SkyBranch password?  
Call Alliant at 800-328-1935 (M-F, 7am-7pm CT).*

#### GET STARTED ON SST

1. Call 773-462-2100 or 800-482-5328
2. Enter your member account number
3. Enter your SST access code

*Don't remember your SST access code?  
Call Alliant at 800-328-1935 (M-F, 7am-7pm CT).*

*See the accompanying "SST Quick Reference" card for a complete listing of transactions!*



Night-time, vacation time, out-of-your-time-zone...

Self Service Telephone and SkyBranch are always "open" 24/7/365, even in the middle of the night, during holidays or on weekends. Both easy-to-use automated services work in real-time so results of your transactions are immediate, and funds you transfer from loans or savings are available for your use instantly.

See Alliant's home page for MORE SkyBranch "Quick Tips and Hints"



monthly checking dividend – declared  
**FEBRUARY 17, 2005**

The February 2005 Checking Dividend provides a Dividend Rate of .25% – Compounded Annual Percentage Yield of .25% APY. The Dividend is payable to checking account-holders on record as of February 28, 2005, who have maintained an average daily balance of \$1,000 or more.

*Note: The checking dividend may change monthly. Contact Alliant for more information about fees and terms that may apply.*

#### Transactions you can perform daily without calling Alliant's TeleCenter or visiting a Service Center

	SkyBranch online banking	Self Service Telephone
Check balances for savings, checking, IRAs, credit cards and loans	✓	✓
Make withdrawals or transfer funds between accounts <sup>1</sup>	✓	✓
Review account history; verify payroll postings, deposits and cleared checks	✓	✓
Make payments to your credit card or Alliant loan from your savings or checking account <sup>1</sup>	✓	✓
Find out dividends earned on each account	✓	✓
Obtain detailed loan account information such as available credit, payment amount and due date	✓	✓
Transfer advances from your home equity line of credit to your savings or checking account for immediate use	✓	✓
Activate your VISA <sup>®</sup> ATM Check Card or block its use if lost or stolen		✓
Request a Stop Payment on a check written from your Alliant checking account	✓	✓
Apply for an unsecured loan or VISA <sup>®</sup> credit card 24/7 and receive approval in seconds	✓	
Pay bills and make other payments using our free Online Bill Pay service	✓	
... and which services does Alliant have plans to further develop, expand and enrich?	✓	✓

<sup>1</sup>Funds can not be withdrawn or transferred out of IRAs





Great vehicles—priced \$1,000's below Kelley Blue Book Retail—now through April 30...*haggle-free!*

'03 Chevy Cavalier Sedan  
36,000-45,000 miles \$7,889

'04 Nissan Sentra S  
26,000-35,000 miles \$11,159

'04 Dodge Stratus SE  
26,000-35,000 miles \$10,379

'04 Chevy Trailblazer LS 4x4  
26,000-35,000 miles \$19,219

For more information, visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org) & click on the Enterprise button.

Prices valid 3/01/05 – 4/30/05 and do not include tax, title, tags, document processing fees, governmental fees, any emissions testing charges, and any finance charges (if applicable). Quantities are limited. Pictures are representative of vehicles available. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Enterprise vehicles are priced below Kelley Blue Book® suggested retail values in Missouri market as of January 2005. Blue Book values should be considered estimates only and vary by region, mileage, condition and vehicle options. Price comparison based on Enterprise's used car inventory in those states in which Enterprise conducts business as of 1/1/05 but exclude inventory in Texas and Wisconsin. Kelley Blue Book assumes no responsibility for errors or omissions. Kelley Blue Book is a federally registered trademark of Kelley Blue Book Company, Inc. Kelley Blue Book is not affiliated in any way with Enterprise Rent-a-Car Company. Contact an Enterprise representative or call 1-800-CAR SALES for details.

## How to Choose an Extended Warranty Product

**The deal is done!** The car you have always wanted has been bought and now you're following the salesperson to sign loan papers. You see yourself driving this car many miles each year—or plan on keeping it beyond the manufacturer's warranty—so an extended warranty is, well, warranted. The dealer offers you this protection, but you know Alliant also offers a vehicle service agreement. How do you decide which one is better for you?

• **START WITH PEACE OF MIND.** An extended warranty (also known as a vehicle service agreement or mechanical breakdown protection) lets you rest easy knowing your budget won't be disrupted by an unexpected mechanical repair bill. Consider what and how much is covered vs. the cost of future major repairs, but also gauge your confidence in who stands behind the product. Will the dealership people be there when you really need them or would you feel more comfortable dealing with your credit union and our product?

• **COMPARE ADDITIONAL BENEFITS.** Look at the "extras" that enhance the warranty plan, like towing protection, and travel and car rental reimbursement.

• **CONSIDER PRICE.** A vehicle service agreement from InterContinental Warranty Services, Inc., Alliant's program provider, can save you \$200 to \$2,000 on top-of-the-line coverage compared to what a dealership will try to sell you.

Knowing the differences between products will also prepare you for the "hard sell" for which car salespeople are notorious. Talk to an Alliant Loan Representative before you head to the dealership and visit Alliant's web site for coverage details.

## Answers to Some Frequently Asked CHECKING Questions

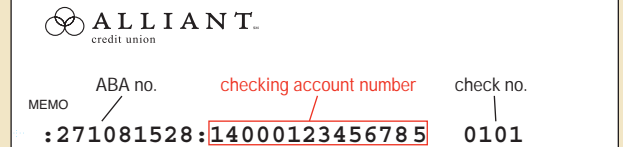
**Q: "How do I give permission to a merchant, the IRS or another financial institution to directly credit my checking account for a deposit OR debit my account for a payment?"**

A: To ensure correct processing of a debit or credit from or to your Alliant checking account, it is important to provide Alliant's ABA (American Bankers Association) 9-digit routing number—271081528—along with your checking account number as listed on the bottom of your check. If the organization or institution you are giving authorization to also requests a check number, use the next number in your checkbook, then void that check so it will not be inadvertently used in the future.

**Q: "Will I have to update this information when I reorder checks?"**

A: No. As noted in the January 2005 issue of *Members Circle*, your checking account will be a 14-digit number if you have reordered checks as of November 2004, otherwise provide the 10-digit number, but either the 10 or 14-digit number will work for one-time or future recurring deposits or credits.

bottom of check –  
reorders beginning November 2004



**Q: "Can I designate a savings account instead?"**

A: Yes, follow the same procedure as above then simply specify your savings account instead of your checking account with the merchant or financial institution seeking authorization to credit or debit your account.

**Q: "Can I see a copy of my checks online?"**

A: Yes, you can view electronic images of your processed checks from your PC or any computer with Internet access via SkyBranch®, Alliant's online banking service. See the cover article on how to get started!

### office closings

Alliant will be closed in observance of the following holiday:

**Good Friday, Friday, March 25**

For your convenience, SkyBranch®, SST and ATMs will be available.

Now Available... **Lincoln**  
Financial Advisors®

offering comprehensive financial planning and investment services.

Call the representative nearest you and mention you are an Alliant member.

- Mike Magnuson (IL) 773-867-3657
- Michael Nakano (Northern CA) 925-659-0281
- Michael Sikora (CO) 303-793-9325
- Benny Simpson (CO) 303-793-9322
- Jon Wienecke (MD, VA, DC) 800-890-9094
- William Wood (Southern CA) 949-660-0661 x6835

dial direct: Alliant is there when you need us

**Self Service Telephone (SST)**  
773-462-2100, 800-482-5328  
24-hour account access

**Alliant TeleCenter**  
800-328-1935  
Mon–Fri, 7am–7pm Central  
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 Central  
After Hours: 800-299-9842  
Lost/Stolen: 800-325-3678

**Mortgage Hotline**  
800-365-7003  
Mon–Th, 7:30am–7pm Central  
Fri, 7:30am–5pm Central

**Auto/Home Insurance**  
888-380-9287  
Mon–Fri, 7am–10pm Central  
Sat, 7am–5:30pm Central

**BALANCE Financial Fitness**  
888-456-2227  
Mon–Th, 5am–8pm Pacific  
Fri, 5am–5pm Pacific  
Sat, 8am–5pm Pacific

**Alliant Headquarters**  
11545 W. Touhy Avenue  
Chicago, Illinois 60666

**Deposits/Payments**  
P.O. Box 2387  
Des Plaines, IL 60017-2387

**All Other Correspondence**  
P.O. Box 66945  
Chicago, IL 60666-0945

For Alliant Service Center locations, SkyBranch®, and product and service information, visit our web site [www.alliantcreditunion.org](http://www.alliantcreditunion.org)



11545 W. Touhy Avenue Chicago, IL 60666  
[www.alliantcreditunion.org](http://www.alliantcreditunion.org)



Your savings federally insured to \$100,000  
**NCUA**  
by the National Credit Union Administration,  
a U.S. Government Agency.