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DIVIDEND RATE INCREASE!

first quarter dividend
DECLARED FEBRUARY 16, 2006
First Quarter 2006 Savings and IRA Dividend provides an Annual Dividend Rate of 4.00% — Compounded Annual Percentage Yield (APY) of 4.06% to members who have maintained an average daily balance of \$100 or more.

The Monthly Checking Dividend provides an Annual Dividend Rate of 0.25% — Compounded APY to members of 0.25% who have maintained an average daily balance of \$1,000 or more.

Dividends payable to Shareholders on record as of March 31, 2006.

Note: The checking dividend may change monthly.

certificate dividend – **AS OF MARCH 22, 2006**

12-month Certificate provides a Dividend rate of 4.41% - Compounded Annual Percentage Yield (APY) of 4.50%. 24-month Certificate provides a Dividend rate of 4.65% - Compounded APY of 4.75%. The Certificate Dividend compounds monthly and is credited at the end of each month and at maturity to your Certificate. Minimum Certificate deposit is \$10,000.

Early withdrawal penalties apply. The Certificate dividend rate may change daily. Contact Alliant for more information about fees, terms, and conditions that may apply.

Getting credit



When you're ready to buy a car, Alliant is ready to help you finance it!

- Rates as low as 5.0% APR¹
- Lightning fast approval
- Flexible terms up to 72 months

As an Alliant member, you're entitled to one of the best financing deals available anywhere. Contact us for pre-approved financing before you shop around. We can approve your loan and have the

funds available the same day in most cases. Then, you can head out to the dealer and negotiate your best price, confident your great financing is in place.

1 Alliant vehicle rates as of 3/20/06: new car rates as low as 5.00% APR and used car rates as low as 5.40% APR. 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.

Earn a college scholarship! Exclusively for Alliant members

**JUNE 30 DEADLINE
FOR APPLICATIONS**

This summer, Alliant will once again award five \$2,000 scholarships through our fourth annual Members Scholarship Program. To qualify, students must be an Alliant member in good standing and be applying to or enrolled in an accredited undergraduate program at a four-year college, university or vocational/technical institution with a minimum of 12-credit hours during the 2006 fall semester.

Applicants should submit the following:

1. Completed Members Scholarship Application (available at www.alliantcreditunion.org or contact Alliant)
2. Statement of personal goals
3. Essay on "What does belonging to Alliant Credit Union mean to me?"
4. Complete list and description of community involvement and/or extracurricular activities
5. Official high school or college transcripts (whichever is applicable)

Application and required paperwork is available at www.alliantcreditunion.org and must be postmarked by June 30, 2006. Winners will be notified by August 7, 2006. Alliant Credit Union employees, board of directors, scholarship committee members and their family members of the same household are not eligible. Not applicable to graduate programs.





Don't become a debt head

Congratulations if you're new to the world of credit card transactions. You deserve extra praise if you're a wise manager of your money and use a card that offers a great deal, such as the Alliant Platinum Rewards VISA®. Just don't go overboard. Beware of the perils of plastic!

Eighteen to 24 year olds are "Generation Broke," according to a recent study by the New York research group Demos. About 55 percent of college students get started with their first credit card during freshman year, the study says, and by year's end these young people carry, on average, a \$3,000 debt. Many students are in debt up their eyeballs and it will take years – maybe decades – for them to dig out of their financial hole, if at all. Ouch! And there's more bad news: a major U.S. university reports that more of its students drop out because of credit card debt than failing grades.

What can you do about your own situation? Stay cool and in control, for one thing and keep this forever in mind: a charge on your card is a loan. And it's not from the Gentle Bank of Mommy and Daddy. Rain or shine, the balance on your card must be repaid. So, before you make any purchase, ask "Would I go take out a loan for this?" Despite the horror stories, prudent use of a credit card is a good thing. Using your plastic well gives you the opportunity to establish an enviable, strong credit history. Make that your goal.

Some do's and don'ts of credit card use

- Do keep only one major credit card and pay off the balance every month. If you can't pay the whole lump sum, at the very minimum make the minimum payment to keep your interest charges down.
- Do use credit cards conservatively. Don't charge anything you won't be able to pay for promptly — unless it's a genuine emergency. For emergency spending, give yourself a timetable, such as three months, in which to pay it off.
- Do make your payment several days before the due date to ensure you won't be tagged with a late fee.
- Do notate and subtract all credit card purchases in your check book to help ensure you can cover the credit card bill when it's due.
- Do enjoy the financial power your credit card gives you. Just use it responsibly.

How to pick a health club

Working out regularly at a health club is an effective way to earn a sense of well being and to become physically fit. Here are some tips to select one that's right for you:

Locate the contenders

Develop a list of clubs within your target area. Check out the yellow pages. Although finding the club that's closest to where you work or live simplifies getting there, it might not be the best place for you.

Make a wish list

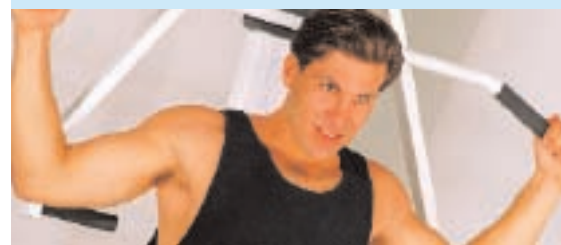
Consider your must-haves and preferences. Personal training? Aerobics and other classes? Lots of free-weights and circuit machines? A swimming pool and steam room? Friendly staff? Childcare? Visit several clubs to determine which ones have what you want.

Try it before you buy it

Get a tour and a free day pass for each facility. Do you like the equipment, the amenities (if any), the clientele and the "feel" of the place? Are you comfortable here? Can you honestly visualize this as a "home away from home," a great place for you to do your exercise?

Fiscally fit

Be sure to stay within your budget, no matter what incentives (if any) you're offered. In general, avoid steep initiation fees, long-term contracts or hefty prepayment of membership dues. Some clubs charge a one-time initiation fee and a minimum of three months dues upfront. Some insist that your monthly dues are debited directly from your credit card or checking account – if so, make sure there's no hassle canceling out if you want to end membership. And some let you pay as you go – on a month to month basis. You may want to lose weight – but not because your wallet is lighter. See you at the club!



office closings

Alliant will be closed in observance of the following holidays:

Good Friday,
Friday, April 14

Memorial Day,
Monday, May 29

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

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

VISA® Gift Card
Purchase: 800-328-1935
Support Center: 866-466-2362

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Chicago, IL 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
www.alliantcreditunion.org

 **ALLIANT**
credit union

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



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