



ALLIANTSM
credit union



twenty4ever

September 2005

a newsletter for AlliantSM Credit Union young adult members

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ALLIANT: 70 YEARS YOUNG!

What do funny man Woody Allen, former baseball ace pitcher Sandy Koufax and Alliant Credit Union have in common? All were born in 1935. Thanks to our member-owners, including you, we have become one of the largest credit unions, proudly serving over 188,000 members.

DIVIDEND RATE INCREASE!

third quarter dividend

DECLARED SEPTEMBER 22, 2005

Third Quarter 2005 Savings and IRA Dividend provides an Annual Dividend Rate of 3.50% – Compounded Annual Percentage Yield of 3.55% APY 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 Annual Percentage Yield of 0.25% APY who have maintained an average daily balance of \$1,000 or more.

Dividends payable to Shareholders on record as of September 30, 2005.

happy anniversary Alliant!

Celebrating 70 Years of Service...

OCTOBER 26, 1935 – OCTOBER 26, 2005

1935...

Seventy years ago a group of employees came together and organized the credit union as a benefit where employees could save their money and get a loan at a fair rate. By year end 1935, 146 employees had joined the credit union, assets totaled \$5,088 and 38 loans were granted totaling \$4,210.

Moving forward, the credit union increased in membership and its product and service offerings. In the early nineties, we opened the TeleCenter to provide toll-free personal access to all members. Shortly thereafter, to provide greater member access and more completely serve their needs, we began offering checking accounts, VISA[®] credit cards, a web site with online banking and bill pay, and more mortgage products with availability in all fifty states.

2005...

With gratitude, we honor our founders for providing us with a strong philosophy to follow. But most of all we owe you, our member-owners, for the incredible success we have achieved over the years. Because of your business and dedication, today we are one of the largest credit unions in the nation and serve over 188,000 members worldwide with \$4.3 billion in assets and \$2.17 billion in loans.



weekend getaway

Win a Vacation for 4 to World Famous Universal Studios Hollywood...

IN HONOR OF OUR 70 YEARS, WE'RE GIVING YOU THE CHANCE TO WIN A WEEKEND GETAWAY

With our savings dividend on the rise, there's never been a better time to encourage your friends and family members to join Alliant and open a savings account. Share the benefits today and let them experience the high savings dividends, great everyday loan rates, exceptional products and services, and personal service you enjoy.





DRIVE AWAY WITH A GREAT LOAN RATE...

CELEBRATE ALLIANT'S 70 YEARS WITH **.70% OFF** ON YOUR NEXT AUTO LOAN FINANCED WITH ALLIANT.

Now through November 30, when you finance a vehicle purchase or refinance a current vehicle loan financed at another institution with Alliant, you'll receive .70% off your standard qualifying rate. Hurry, this special anniversary offer ends November 30, 2005.

Rates as of 9/22/2005; Alliant new car rates as low as 4.5% APR and used car rates as low as 4.90% 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 subject to change. APR = Annual Percentage Rate.



Vacation (continued)

Plus, when they join between October 1 and November 30, 2005, you and the friend(s) or family member(s) you referred will be entered for a chance to win an exciting vacation for 4 to Universal Studios Hollywood. One lucky member will be randomly selected to win a trip to the world's largest movie studio and theme park, Universal Studios Hollywood. From the new *Revenge of the Mummy-The Ride* to Nickelodeon Blast Zone to the Studio Tour to City Walk... it's all included!

- Four tickets to World Famous Universal Studios Hollywood
- Four roundtrip tickets on United Airlines
- Hotel accommodations for four
- \$1,000 in spending money
- Complimentary Savings Booklet for discounts at restaurants and shops at Universal Studio City Walk
- Free weekend car rental

IT'S EASY TO ENTER...

1. Simply obtain a 70th Anniversary Membership Enrollment Agreement at
 - Your local Service Center, or
 - www.alliantcreditunion.org
2. Pass it along to your family member or friend to complete and return with the initial minimum deposit.

The more new members you refer to join Alliant, the more times you are entered to win. Plus, your referred family member(s) or friend(s) will also receive one automatic entry. **HURRY-all savings accounts must be opened between October 1 and November 30, 2005 to qualify for entry into the weekend getaway to World Famous Universal Studios Hollywood.**

This offer and drawing is being conducted by Alliant Credit Union. Alliant employees, directors and family members of the same household are not eligible to participate. For complete terms and conditions, visit www.alliantcreditunion.org.

Your Alliant Story: Marking 70 Years



Over the years, Alliant has helped countless members save money with a great loan rate or our unbeatable savings dividend. We provided services in times of need and ultimately enabled members to realize their dreams. Here is one example...

"I also will mark 70 years in existence this October. When a youngster, an older man's advice to me was: 'Every time you get a raise, put 1/2 of it in savings, you're still getting a raise.' I did this, and after 40 years with Alliant, the results were unreal. I have always used my CU savings to buy cars, etc. Advice: Have a plan with a good financial institution behind you." - Harry M. Gates

office closings

Alliant will be closed in observance of the following holiday:

- Columbus Day,**
Monday, October 10
- Thanksgiving Day,**
Thursday, November 24
- Day After Thanksgiving,**
Friday, November 25
- Day After Christmas,**
Monday, December 26

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

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



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