



ALLIANT<sup>SM</sup>  
credit union

75th Anniversary  
1935-2010

# Financial

## WELL-BEING

An eNewsletter to help improve your financial well-being | August 2010

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## On the money with Alliant Credit Union

Want to help your hard-earned money earn more for you? Rely on Alliant Credit Union for high savings dividends, low loan rates and more. Check out the articles in this newsletter to see how our products and services can benefit you.

If you're not an Alliant member, it's easy to join online at [www.alliantcreditunion.org](http://www.alliantcreditunion.org). As an employee of your company or member of your association, you're eligible for membership\* in Alliant. Note: Applicant must also meet other eligibility requirements for Alliant membership.

## Fed up with your bank? Switch to Alliant

Are you unhappy with the bank where you do most of your banking? Perhaps, you opened a "free" checking account that you discovered is not really free. Or you're tired of being zapped by hidden or hefty fees. Maybe you're no longer willing to make due with poor customer service or next-to-nothing rates for your savings account. If so, you may be in the market to replace your primary financial institution.

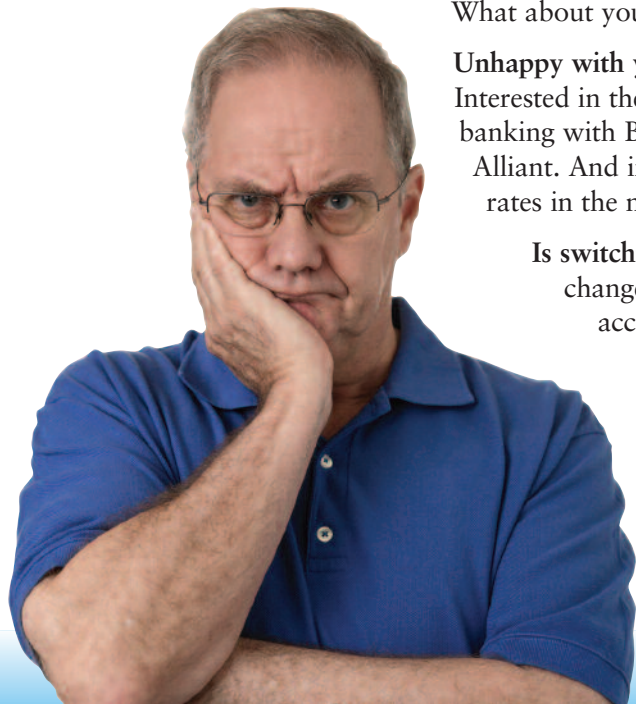
Each year, 10% to 15% of Americans switch banks, according to financial industry experts. And, in today's market, that number is picking up. Currently many of Alliant's more than 250,000 members rely on our credit union as their primary financial institution. What about you?

**Unhappy with your bank credit card or bank checking account?** Think Alliant. Interested in the convenience of an extensive national system of ATMs, online banking with Bill Pay and 24/7 personal assistance via a toll-free number? Think Alliant. And if you want one of the highest savings dividends and lowest loan rates in the nation, think Alliant.

**Is switching banks a burden?** Not so. About 90% of the people who changed their account found the process, "very or fairly easy," according to a survey by Abbey, a large British-based bank.

**Consider switching to Alliant.** It's easy. You can do it online by visiting [www.alliantcreditunion.org](http://www.alliantcreditunion.org) and typing "switch kit" into the search bar. Or, for personal assistance, call our 24/7 Member Contact Center at 800-328-1935 or stop by an Alliant Service Center.

Sources: bankrate.com, cuna.org, msnbc.com, nytimes.com, guardian.co.uk and money.cnn.com



## Coming soon! The new and improved (and easier to use) Alliant Online Banking

### You'll find the New Alliant Online Banking to be as easy as 1, 2, 3!

You'll love how our new system will make it easier than ever to view your account information, pay bills, transfer money and manage your finances.

Stay tuned for more details in our member communications and on [www.alliantcreditunion.org](http://www.alliantcreditunion.org).



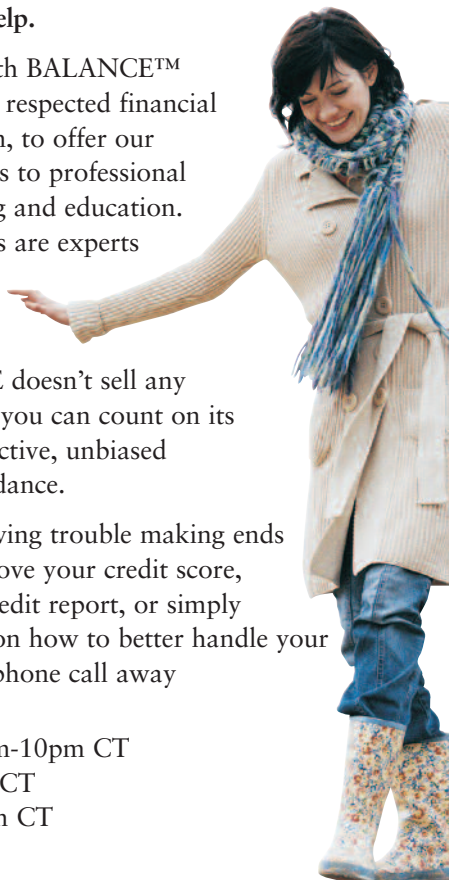
## FREE financial counseling available

Are you concerned about your finances during these challenging economic times? If so, you're not alone and there's help.

Alliant partners with BALANCE™ Financial Fitness, a respected financial counseling program, to offer our members free access to professional financial counseling and education. BALANCE advisers are experts in all aspects of personal finance and credit. And, because BALANCE doesn't sell any financial products, you can count on its counselors for objective, unbiased information or guidance.

Whether you're having trouble making ends meet, need to improve your credit score, understand your credit report, or simply want some advice on how to better handle your finances, help is a phone call away at 888-456-2227

- Mon-Thu, 7am-10pm CT
- Fri, 7am-7pm CT
- Sat, 10am-7pm CT



## Staying secure with your Social Security Number

In the best of all possible worlds, a Social Security Number (SSN) would only be known and used by the person to whom it was issued. But, today more than 500,000 to 700,000 people are affected each year by identity theft and a stolen SSN is the key to the crime, according to the Privacy Rights Clearinghouse. That said, it's in your best interest to protect your SSN whenever possible.

### General rules of when to give your SSN and when not to

#### Provide your SSN for

- credit unions/banks
- employers
- income tax records
- vehicle registration
- credit bureau reports
- college records
- loan applications

#### You may want to refuse to give your SSN

- over the phone
- on personal checks
- to unsolicited e-mail (no reputable company or government agency sends e-mail requesting sensitive personal information, although ID thieves do)
- as ID for store purchases
- as general identification

Sources: [privacyrights.org](http://privacyrights.org), [epic.org](http://epic.org) and the Credit Union National Association

## Join Alliant today

Not yet an Alliant member? Consider joining. Your company or association provides free membership in Alliant Credit Union as an employee or association member benefit.\* Note: Applicant must also meet other eligibility requirements for Alliant membership. Joining is fast and easy. Join online at [www.alliantcreditunion.org](http://www.alliantcreditunion.org) and enjoy higher savings dividends, lower loan rates – and more.

\* Alliant membership is an exclusive benefit available to employees, retirees and members of qualifying organizations and their family members; any member of the Orphan Foundation of America; and individuals who live or work in qualifying communities and their family members. Applicants must also meet other eligibility requirements for membership. Please visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org) for details regarding Alliant membership eligibility.

