



# Financial

## WELL-BEING

An eNewsletter to help improve your financial well-being | December 2009

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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, you're eligible to apply for membership\* with Alliant.

### *It pays to use our Online Bill Pay: you could win \$1,000, \$500 or \$250*

YOU COULD WIN BIG! It's a great time to get online with Alliant and use our free Bill Pay<sup>1</sup>. That's because you now have the opportunity to win one of three prizes in our "It pays to use our Online Bill Pay" sweepstakes.<sup>2</sup>

1. For each bill you pay with Alliant's free Bill Pay from November 1, 2009, to December 31, 2009, you'll earn one free entry into our "It pays to use our Online Bill Pay" sweepstakes.
2. The more bills you pay with Alliant's Bill Pay, the more free entries you'll receive.
3. Three lucky winners will be randomly selected on January 15, 2010:
  - 1ST PLACE – \$1,000 savings deposit
  - 2ND PLACE – \$500 savings deposit
  - 3RD PLACE – \$250 savings deposit

#### What are you waiting for?

Log in to Alliant Online Banking and pay some bills today. Good luck!



#### Not yet a user of Bill Pay?

All you need is an Alliant checking account. Then, log in to our Online Banking at [www.alliantcreditunion.org](http://www.alliantcreditunion.org), click the Bill Pay link and enjoy the power of free online bill payments.

1 An Alliant checking account is required for use with Alliant Bill Pay. There are no fees to maintain a Bill Pay account. However, if incurred, applicable fees such as a stop payment fee will apply. Please refer to the Alliant Fee Schedule at [www.alliantcreditunion.org](http://www.alliantcreditunion.org) for a complete list of these types of fees. 2 Promotion is open to Alliant Credit Union (Alliant) members in good standing who are 18 years of age and older. Alliant employees, Board of Directors and their family members of the same household are not eligible to participate. Each time Alliant members use Alliant's Online Bill Pay to pay a bill from November 1, 2009, to December 31, 2009, they will receive one free entry to the "It pays to use our Online Bill Pay" sweepstakes. Your odds of winning are dependent upon the total number of Bill Pay transactions made by members from November 1, 2009, to December 31, 2009. Three prizes will be awarded: 1st prize is \$1,000, 2nd prize is \$500 and 3rd prize is \$250. All claimed prizes will be made as deposits to the selected winners' primary Alliant savings accounts (01). Winners will be selected by random drawing to be conducted at Alliant Credit Union Headquarters on Friday, January 15, 2010, at 12:00 pm CT. Winners need not be present at the time of the drawing to win. To learn who won, send a self-addressed stamped envelope to Alliant Credit Union, Marketing Department, P.O. Box 66945, Chicago, IL 60666-0945. Winners will be notified by phone immediately after the drawing and may be announced in Alliant Service Center locations, web site, promotional materials and newsletters. If winner(s) cannot be contacted or has not claimed the prize by February 5, 2010, alternate winner(s) will be selected by a subsequent random drawing. All winners will be required to sign an affidavit of eligibility and release, which will be provided by Alliant (and must be returned to Alliant by February 5, 2010, for prize to be awarded). Acceptance of the prize constitutes authorization to use the winner's photo, other likeness and name in Alliant Service Center locations, web site, promotional materials and newsletters without compensation. Alliant reserves the right to revoke and/or substitute the prize. Prize is non-transferable. Winners are responsible for any tax liability. This drawing is subject to all federal, state and local laws and regulations and void where prohibited. All terms and conditions of Alliant products apply. Contact Alliant for more information.

## Three ways to save on gifts for the holidays

Want to save money on your gift giving this year? The time to start is now.

1. Develop your budget and gift list. If you want to avoid deadline pressure, take the time now to decide how much you want to spend and think through what's best to buy the people on your list. Alliant's VISA® gift card makes a great gift (Order online, at your local Service Center or by calling 800-328-1935 24/7.)
2. Set aside some cash. Look for ways to save money now, such as bringing in leftovers for lunch instead of eating out.
3. Start shopping. Look for sales and bargains online and in the catalogs you get in the mail. Order early and save by avoiding rush or premium shipping charges.

Source: bankrate.com

## The DIY energy audit

Looking for a way to reduce your energy use, lower costs and improve your comfort this winter – and beyond? Then, consider doing an energy audit of your home. Audits by professionals typically cost \$300 and take three hours. Meanwhile, here are five common steps to take to reduce your home energy drains, recommended by the U.S. Department of Energy.

Action	Cost	Payback
Install a programmable thermostat	Easy to install, these units cost \$40 to \$100	Can cut your total heating bill by 10%
Insulate your electrical outlets	Foam inserts that fit behind electrical outlets on outside walls cost less than \$1	A few dollars per insert per winter, but worth the investment
Install storm windows	About 25% of the cost for new primary windows	Save up to 36% of your heating bill when you install storm windows with a "Low-e" coating over single-pane standard, uncoated windows
Insulate your walls and attic	Prices vary widely – depends on type of insulation and the amount required for the job	Save up to 30% by adding insulation where it's most needed – in attics, ceilings, basement and exterior walls, floors and crawlspaces
Caulk and weatherstrip drafty spaces	Caulk costs about \$5 a tube and you can buy a 17-foot-long ribbon of self-adhesive rubber weatherstripping for less than \$6	Save up to 10% by sealing spaces around windows, skylights and doors

Source: *The Washington Post*



### An Alliant student loan – the smart way to get cash for college

College tuition keeps going up and it's hard these days to find affordable education financing. Many lenders no longer offer student loans or have raised rates and made it harder to qualify. Not Alliant! We're committed to help our members and their families get the money they need for school.

Consider a low-rate Student Loan from Alliant even if you're already taking advantage of scholarships, grants or federal financial aid.

#### FOR DETAILS ON ALLIANT STUDENT LOANS AND TO APPLY:

- Visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org)
- Speak to an Alliant Member Services Representative 24/7 at 800-328-1935
- Stop by an Alliant Service Center



## Join Alliant today

Not yet an Alliant member? Consider joining. Your company provides free membership in Alliant Credit Union as an employee benefit.\*

Joining is fast and easy.\* Apply 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 select employee groups and organizations/associations and their family members; 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.

