



ALLIANT[™]
credit union

75th Anniversary
1935-2010

Financial WELL-BEING

An eNewsletter to help improve your financial well-being | May 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. As an employee of your company, you're eligible for membership* in Alliant. Note: Applicant must also meet other eligibility requirements for Alliant membership.

It pays to be a member of Alliant – \$390 a year



Have you heard about the Alliant Advantage? The average Alliant member earns a financial benefit of \$390 per year (and the average household, \$742) for doing business with Alliant Credit Union – compared to doing business with a bank, according to a national economic study prepared by the Credit Union National Association (CUNA). These are the total benefits divided across all members – even those who conduct very little business with Alliant.



CUNA calculated that Alliant provided more than \$95 million in direct financial benefits to our 243,418 members during the 12 months ending December 2009.

The report points out that Alliant offers lower loan rates than banks on:

- new and used car loans
- personal unsecured loans
- fixed rate and adjustable rate mortgages
- home equity loans
- credit card loans



And, Alliant pays its members higher dividends on savings, checking,* Certificates and IRAs.

Customized analysis of estimated benefits for Alliant Credit Union prepared by the Credit Union National Association Economics and Statistics Department, December 2009.

* Member must meet High Rate Checking requirements to earn dividends. See www.alliantcreditunion.org for details.

Earn a college scholarship!



This summer, Alliant will again award five \$2,000 scholarships through our 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 2010 fall semester.

Visit our web site, www.alliantcreditunion.org, for complete details and to obtain an application. Submissions must be received or postmarked by **June 25**. Winners will be notified by August 2.

The Program is made and conducted by Alliant Credit Union headquartered in Chicago, IL. You must be an Alliant member in good standing with a savings account in your name to apply. Alliant employees, board of directors, scholarship committee and family members of the same household are not eligible. All entries must be received/postmarked by 06/25/2010. Acceptance of scholarship constitutes authorization to use winner's likeness and name without compensation. Odds of winning are dependent upon total number of entries received. Winners are responsible for any tax liability. Program is subject to all federal, state and local laws. Void where prohibited. All terms and conditions of Alliant products apply. Contact Alliant or visit our web site, www.alliantcreditunion.org, for full details.

What things cost in 1935

(when Alliant was founded)

Seventy-five years ago, a small group of United Airlines employees came together and organized our credit union to provide a safe place to save and get loans at fair rates. By year-end, 146 people had joined (Alliant now has 253,000 members). Here's a snapshot of the cost of living for Americans in 1935.



Average wages per year	\$1,600
Average cost of a new house	\$3,450
Average cost to rent a house	\$22 per month
Average sticker price for new car	\$625
Gas prices	10¢ per gallon
Cost for a loaf of bread	8¢
Cost for a pound of hamburger	11¢

Source: thepeoplehistory.com

Why you should use a credit card from Alliant, rather than from a bank

Recently, financial gurus, like Suze Orman, have been appearing on venues, such as Larry King Live, CBS Moneywatch and ABC's World News Tonight to encourage consumers to switch their credit cards from a bank to a credit union.

Indeed, Alliant offers features that make its credit card more consumer friendly than what many banks provide. Plus, as Alliant's Director of Lending Jerry Anderson points out, "Alliant never participated in the abusive practices others did to prompt the new regulations."

Our features include:

- No annual fee
- Below-market interest rates
- No balance transfer fee
- No floor on how low our rates could drop
- Low cash advance fee – 2% of the amount of the advance, but not less than \$10
- Rewards points redeemable for travel and merchandise
- Low foreign transaction fee – 1%
- Comparatively low average minimum monthly payment

For more details on Alliant's Platinum VISA® and Platinum Rewards VISA® credit cards and to apply for one, visit www.alliantcreditunion.org. Applicant must be an Alliant member to apply.



Join Alliant today

Not yet an Alliant member? Consider joining. Your company 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 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 for details regarding Alliant membership eligibility.

