



ALLIANT<sup>SM</sup>  
credit union

75th Anniversary  
1935-2010

# Financial

## WELL-BEING

An eNewsletter to help improve your financial well-being | November 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.

## Does money = happiness?

Can money buy happiness? Well, to a degree. Consider Mae West. "I've been rich and I've been poor," she said. "Believe me, rich is better." And consider that 56% of people who make more than \$75,000 a year say they are "very satisfied" with life, while only 24% of people who make \$25,000 or less a year say they are "very satisfied" with life.<sup>1</sup>

**But do big bucks, alone, pave the way toward happiness?** Not really, according to Harvard University psychology professor Dan Gilbert: "Once you get your basic needs met, a lot more money doesn't make a lot more happiness." That's because the more money people make, the more they tend to want. Or as Catherine Sanderson, an Amherst College psychology professor puts it, "We always think if we just had a little bit more money, we'd be happier. But once we get there, we're not."

**One obstacle: the human need to compare oneself against others.**

Keeping up with the Joneses (all your neighbors, friends, coworkers and people you grew up with) can be an exhausting treadmill – especially if you use financial success as the primary yardstick to measure how good your life is. In that case you might share satirist H.L. Mencken's definition of happiness: earning \$100 more than your wife's sister's husband.

**The antidote, proposed by various happiness experts, is to focus on aspects of life other than money,** such as having close friends, a stable and committed relationship with a significant other, relishing memorable experiences (such as vacations), working a job that satisfies you, pursuing hobbies and making it a habit to acknowledge and be grateful for the good things in your life.

<sup>1</sup> Associated Press 2004 poll. Sources: [livescience.com](http://livescience.com), [happiness-project.com](http://happiness-project.com), *Money* magazine, *Psychology Today* and *The Washington Post*



## A car buyer's secret weapon: Alliant financing

Do you enjoy playing "let's make a deal" with car dealers? Lauren Felton of St. Louis, MO, doesn't. Yet, this year, she almost actually enjoyed her car buying experience. How come? "I had an edge," she says. "I was pre-approved for a below-market rate loan by Alliant. Plus, an Alliant loan consultant did a fantastic job coaching me on what to expect when buying a car."

Lauren and her husband, Mark test drove a lot of cars at various dealers before they fell in love with a 2007 silver Lexus SUV.

When the time came to negotiate, Lauren was well prepared to save considerable money. "The dealer gave us his very best price," she says. "Then, his jaw dropped when we told him our loan rate from Alliant. He said there was no way he could come close to matching that. And more jaw dropping ensued. The dealer offered us an extended service contract, which was basically identical to one we had purchased through Alliant. The only difference: the dealer's price was two-times higher than Alliant's."



## Seventy-five years of serving members

On October 26, 2010, our credit union celebrated its 75th anniversary. In 1935, a small group of United Airlines employees came together and organized our credit union to provide a safe place to save and

obtain loans at fair rates. The credit union was fittingly named the United Air Lines Employees' Credit Union because membership was restricted to United employees. By year-end, we had 146 members with a total of \$5,065.50 in savings deposits and 38 loans totaling \$4,210 and a net income of \$16.33.

Through the years, we've grown and evolved. Today, we're the 7th largest credit union in the country with nearly 260,000 members. But one thing hasn't changed. We are as committed as ever to help our members achieve and maintain financial well-being.



## 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



## 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. Plus, once you join, your family members will become eligible to join.

\* 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.

