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DIVIDEND

January Savings Dividend

DECLARED DECEMBER 8, 2011

The **January 2012 Savings and IRA dividend**, declared 12/08/11, provides a Compounded Annual Percentage Yield of

1.00% APY

Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Savings dividend is subject to change monthly.

January Checking Dividend

DECLARED DECEMBER 13, 2011

The **January 2012 High Rate Checking dividend**, declared 12/13/11, provides a Compounded Annual Percentage Yield of

0.95% APY

Checking dividends are paid on the last day of each month to accountholders who meet the requirements of the account. Checking dividend is subject to change monthly.

realizing your goals

Make your New Year's Resolutions and dreams come true

Are you one of the 100 million Americans who made or will make New Year's Resolutions for this coming year? If so, best of luck to you in making them come true. Even if you make mistakes in pursuing your goals, all may not be lost. As they say, if at first you don't succeed, try, try again!

This kind of determination can help you go far in life, even if you have some failures along the way. Here are examples of famous people who were discouraged, but didn't give up on their dreams.

- **Beethoven** is thought by many to be the greatest music writer of all time. But, when he was young, he had a music teacher who didn't give him much hope. In fact, the teacher told him, "As a composer, you're hopeless." Ouch!
- Who became the greatest basketball player of all time? Many would say **Michael Jordan**. Did you know that before Michael became a Superstar, he was actually kicked off his high school basketball team for not being good enough?
- **Thomas Edison**, who many consider the greatest inventor ever, had a teacher who told him he was too dumb to learn anything. Later in life, Thomas made 2,000 unsuccessful tries to invent the light bulb before he got it right. Did he feel bad about all those false steps he made along the way? Not at all. He praised himself for being a smart learner and said, "I learned 2,000 ways *not* to make the light bulb."

• Did you know some of the greatest scientists were considered slow learners? **Isaac Newton** who discovered the law of gravity was a terrible student in elementary school. And **Albert Einstein** didn't learn how to speak until he was four years old.

- Have you read any Harry Potter books or seen the movies? Can you believe that the author had a rough time getting her first Harry Potter book published? **R.K. Rowling** was turned down by 12 publishers who thought the book was not good enough to sell any copies. But, 13 was this writer's lucky number. The 13th publisher decided her book was certainly good enough and he was right. More than 450 million Harry Potter books have been sold so far.
- **F.W. Woolworth**, who became one of the most successful store owners of all time, began as an assistant in another person's store. But, his boss wouldn't let him wait on customers because he thought Woolworth "didn't have enough sense."

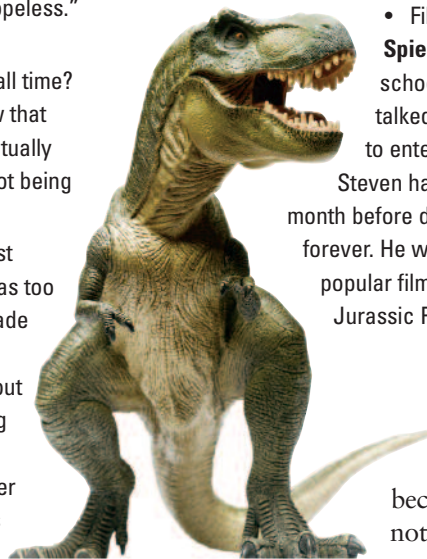
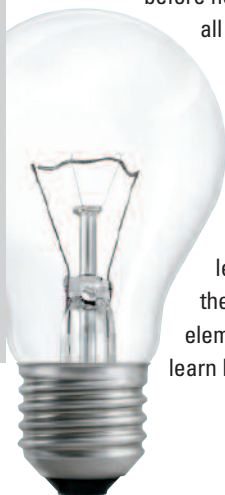
- Film director **Steven Spielberg** dropped out of high school in 10th grade. The school talked him into coming back and to enter a learning disability class.

Steven hated it and stayed only a month before dropping out of school forever. He went on to make hugely popular films, like E.T., Jaws and Jurassic Park.

So is the lesson here that you have to fail in a big way before you can become successful? No, not at all. However, as the stories of these famous

people suggest, even if you do fail, you can resolve to get back on track and continue until you are successful.

Sources: cnn.com, motivateus.com, essentiallifeskills.net and wikipedia.org



2011 National Education Program winners

Nearly 100 students submitted entries in Alliant's 2011 National Education Program. The young scholars harnessed their imaginations – as well as a variety of media – to respond to the questions “What Do I Want to be When I Grow Up?” and “How Can a Computer Enrich My Education?”

These young Alliant members in three age groups – 5-9, 10-13 and 14-17 – competed for \$5,250 in gift cards redeemable for computers and related items.

Meet this year's winners

\$1,000 Gift Card “Golden Apple Award” winners

Age category: 5-9 years old



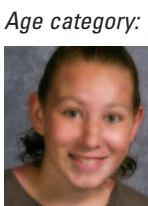
Manuel P., 8, from Elizabeth, CO, likes to draw funny cards and comics. He sent in a cartoon of a talking acorn who is badly hurt after being gobbled by a turkey. Manuel plans to become a “good artist” and game designer. Meanwhile, he looks forward to buying a computer so he can make “nice cards” and, at last, use the Anime Studio 7™ he got for his birthday.

Age category: 10-13 years old



Kira W., 12, from Manassas Park, VA, relies on a computer to help her prepare for college and a singing career. She sent in a video of herself playing the guitar and singing a very polished version of the Taylor Swift song, “Love Story.” Backed by the singing of her brother, Ryan, she ended her video with an adaption of the tune, “You are my Sunshine,” with the words, “Alliant Credit Union. You are so awesome. We hope you choose us to win your contest. We'll be ever so grateful to you.”

Age category: 14-17 years old



Korena N., 14, from San Mateo, CA, says she wakes up “every single morning at 6am and starts off the day by spending an hour drawing cartoon characters and animals.” Then, to wind down after school and homework, she relaxes by drawing some more. She wants to use a computer to research animal personalities and animate her characters so they can “laugh, tell jokes, sing and dance.”

\$500 Gift Card “Silver Key Award” winners

Age category: 5-9 years old



Brayden W., 6, from Manassas Park, VA, is determined to become a brain surgeon. And he's already had some practice doing this – he sent in a video that shows him suited up as a doctor and performing a mock brain surgery on another kid.

Age category: 10-13 years old



Ethan D., 11, from Jamestown, IN, is a stargazer who owns a telescope, but hopes to one day use the space-orbiting Hubble Telescope for his own research. Ethan made a highly-detailed model of the Hubble out of paper and cardboard by following directions from its website. He used over 200 pieces in his model, which took him two weeks to complete.

Age category: 14-17 years old



Remington L., 14, of Syosset, NY, loves apps on smartphones and plans to become the founder and CEO of an application development business to help people build apps “in just a snap” for finance, news, music, games – and you name it. Currently, Remington says he has an “old, slow computer to handle arduous processes.” He's eager to get a new computer so he can better “be part of the wave of change.”

\$250 Gift Card “Brass Bell Award” winners

Age category: 5-9 years old



Maia M., 9, from Carlsbad, CA, says “I like science. It's my thing.” She plans to become a vet because “Science + love of animals = veterinarian.” She plans to use her computer to look up words such as “onomatopoeia,” play games designed to boost math skills and learn how to diagnose sick animals.

Age category: 10-13 years old



Courtney L., 13, of Libertyville, IL, wants to become an architect and design “single family homes in unique locations.” She sent in a drawing and blueprint of a “summer cabin perched on a cliff overlooking the ocean,” which would enable the residents “to see the stars and enjoy beauty and tranquility.” Instead of hand-drawing her designs, a computer would make her work faster, neater and more detailed, she says.

Age category: 14-17 years old



James C., 14, of North Hills, CA, was always fascinated with how an airplane that's so heavy can take off and fly. As a kid, his flight attendant mother took him into a plane cockpit. After “seeing buttons everywhere with no idea what they do,” and sitting in the captain's seat, James decided he wanted to be a pilot. He sent a DVD demonstrating how a computer will help him learn the language and geography of countries he hopes to fly to one day.



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office closings

Martin Luther King Jr. Day
– Monday, January 16, 2012

Presidents' Day

– Monday, February 20, 2012

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