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DIVIDEND

September dividend
DECLARED AUGUST 21, 2008
The September 2008 Savings and IRA dividend, declared 8/21/08, provides a Compounded Annual Percentage Yield of 3.75% 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.

The September 2008 Checking dividend, declared 8/21/08, provides a Compounded Annual Percentage Yield of .25% APY. Checking dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$1,000 or more. Checking dividend is subject to change monthly.

New* *New* *New

Jumbo Share Certificates as high as
4.05% APY
(minimum \$25,000 deposit)

Regular Share Certificates as high as
3.90% APY
(minimum \$1,000 deposit)

Flexible terms from 12 to 24 months. Visit www.alliantcreditunion.org for complete terms and conditions.

Six steps to improve your credit score

A year ago, a credit score of 680 to 720 would qualify you for the best rates from many lenders. Thanks to today's credit crunch, however, that bar has been raised to 720 to 750, according to credit experts. Consequently, now more than ever, it's in your best financial interests to maintain a high credit score. The good news is your score is recalculated monthly and here are steps you can take to maintain a high score and even improve it.

1. **Order your credit report** for free from annualcreditreport.com, the only web site authorized by the U.S. government to provide free credit reports. Scrutinize it for mistakes, such as accounts that aren't yours, debts you paid off shown as outstanding and late payments actually paid on time. Eighty percent of credit reports contain mistakes, 29% of these errors are serious enough to cause credit denial. Notify the credit bureau (Equifax, Experian or TransUnion) if you find a mistake – it must verify the information is accurate within 30 days or else remove it.
2. **Pay your bills on time.** Delinquent payments erode your score and the longer you pay your bills promptly, the better your score. Example: if your score is 707, you could raise your score as much as 20 points by paying your bills on time for a month. Even if the debt you owe is small, it's vital to make payments on time, at least the minimum payment required. Trouble remembering due dates? Rely on Bill Pay, a feature of Alliant's Online Banking, to set up automatic payments from your Alliant checking account.
3. **Keep your credit card balances low.** Keep balances at 50% or less than your available limit. And, avoid maxing out your card – that could lower your score by as much as 70 points.
4. **Don't open a slew of credit cards you don't need,** such as store cards that offer a percent off with your first purchase. New accounts can actually lower your score up to 10 points each.
5. **Don't close old paid-off accounts.** Closing these cards shortens your credit history (one of the factors in your score) and makes you appear less creditworthy, even if your account is unused or inactive.
6. **Move fast when shopping for a loan.** In the market for a mortgage or car loan? Do your comparison shopping within 30 days. That way your inquiries won't lower your score.

Order your free credit reports:

- By visiting www.annualcreditreport.com
- By calling 877-322-8228
- By writing to Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281



Sources: *The Wall Street Journal*, The Federal Reserve Board, Fair Isaac Corporation, Experian, creditreport.com, mainstreet.com and cnmoneym.com



Help us provide you with great service

How are we doing? You tell us!

Alliant's mission includes providing you with "helpful, knowledgeable and memorable service." We take this commitment to heart and we need your honest feedback to know how well we're doing. That's why, **starting this fall, when you call our TeleCenter to speak to a Member Services Representative, we'll ask you to rate the service you receive.**

At the end of your call, our representative will ask whether you're willing to give your feedback. If you answer "yes," we'll transfer you to a brief automated phone survey consisting of five short questions answerable by pressing numbers on a touch-tone phone.

We look forward to using your input to keep improving our service.

Hybrid cars just got cheaper to finance... with an Alliant loan

Good for the environment...good for gas mileage...now good for an extra .25% APR off your qualifying vehicle loan rate.¹

To help protect the environment, we're pleased to offer you special financing on environmentally-friendly new or used hybrid cars, now through October 31, 2008.

Be sure to contact us for pre-approved financing *before* you shop around. Then, you can head out to the dealer and negotiate your best price, confident that you have great financing in place at Alliant. We can approve your loan and have the funds available the same day in most cases.

- apply at www.alliantcreditunion.org
- call 800-328-1935
- visit your local Service Center

1 .25% APR rate reduction valid on financing hybrid vehicles only. Hybrid must be in the name of the car and/or on the title to be eligible for this discount offer. All other terms of Alliant vehicle loans apply. Offer valid until October 31, 2008. This offer is not applicable to current Alliant vehicle loans. APR = Annual Percentage Rate. Visit our web site for disclosures and more information.

It pays to use our online Bill Pay: \$1,000, \$500 or \$250

You could win BIG! It's a great time to get online with Alliant and use our *free* Bill Pay¹. To celebrate the 2nd anniversary of our Online Banking re-launch, we're pleased to offer you the opportunity to win one of three prizes in our "It pays to use our online Bill Pay" sweepstakes.²

1. For each bill you pay with Alliant's free Bill Pay from September 1, 2008 to October 31, 2008, 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 November 5, 2008:

- **1st place** – \$1,000 savings deposit
- **2nd place** – \$500 savings deposit
- **3rd place** – \$250 savings deposit

What are you waiting for? Log in to Bill Pay and pay some bills today. Good luck!

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 for a complete list of these type of fees. 2 Sweepstakes open to Alliant members 18 years of age and older. See www.alliantcreditunion.org for complete sweepstakes' rules, terms and conditions.



COMING SOON – reward points for using your Alliant VISA® ATM/Check Card

Using your Alliant VISA® ATM/Check Card to make purchases will soon become more rewarding. When you use this card to make signature-based purchases, you'll earn *CURewards™* bonus points, the same kind of points members earn whenever they use their Alliant Platinum Rewards VISA® credit card. Redeem your reward points from your Alliant VISA® ATM/Check Card and credit card for free merchandise and travel. Stay tuned for more details.

office closings

Alliant will be closed in observance of the following holidays:

Columbus Day

–Monday, October 13

Veterans Day

–Tuesday, November 11

dial direct: Alliant is there when you need us

Self Service Telephone (SST)

773-462-2100, 800-482-5328
24/7 account access

Alliant TeleCenter

800-328-1935
24/7 personal assistance
TDD/TTY 773-462-2300

VISA® ATM/Check Card

Lost/Stolen: 800-328-1935
After Hours: 866-861-5411

VISA® Credit Cards

24/7 Member Services/
Account Info/Lost or Stolen:
866-444-8529

VISA® Gift Card

Purchase: 800-328-1935
Support Center: 866-466-2362

Mortgage Hotline

800-365-7003
Mon–Th, 7:30am–7pm CT
Fri, 7:30am–5pm CT

Auto/Home Insurance

888-380-9287
Mon–Fri, 6am–10pm CT
Sat, 6am–8pm CT

BALANCE Financial Fitness

888-456-2227
Mon–Th, 5am–8pm PT
Fri, 5am–5pm PT
Sat, 8am–5pm PT

Alliant Headquarters

11545 W. Touhy Avenue
Chicago, IL 60666

NEW! Deposits/Payments

P.O. Box 60050
City of Industry, CA 91716-0050

NEW! Credit Card Payments

P.O. Box 60051
City of Industry, CA 91716

All Other Correspondence and

IRA and HSA Deposits
P.O. Box 66945
Chicago, IL 60666-0945

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For Alliant Service Center locations, Online Banking, and product and service information, visit our web site:
www.alliantcreditunion.org



11545 W. Touhy Avenue Chicago, IL 60666

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