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**DIVIDEND**

August dividend

**DECLARED JULY 24, 2008**

The August 2008 Savings and IRA dividend, declared 7/24/08, 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 August 2008 Checking dividend, declared 7/24/08, 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  
**3.75% APY**  
(minimum \$1,000 deposit)

Flexible terms from 12 to 24 months. Visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org) for complete terms and conditions.

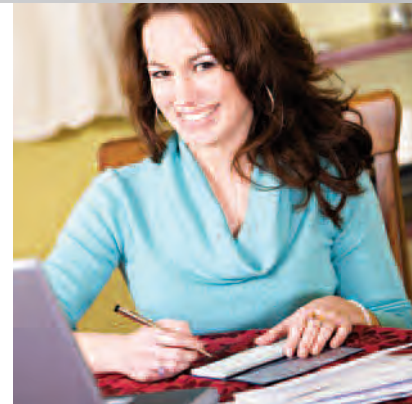
## Be a credit to yourself by boosting your credit score

In today's credit crunch economy, maintaining a good (or great) credit score is more important than ever. As before, if your score is too low, lenders won't lend to you. And, if your score is merely so-so, you may get approved – but also gouged – with a heftier interest rate. What's changed are the stakes: they're higher.

Indeed, for most people, the difference between having good credit and so-so credit continues to grow costlier as lenders across the nation raise the bar on who qualifies for their best rates (and nudge those "best rates" upward). In the market to open a credit card or buy a home, car or insurance? With a good credit score, you may save thousands of dollars in interest and premiums.

The two factors that have the biggest impact on your score are the consistency and promptness of your debt payments over time and the amount of credit outstanding relative to your total available credit. So, to maintain or improve your credit score, let this be your mantra: pay your bills on time and don't max out your available credit. (For more tips on boosting your creditworthiness, read the article in next month's *Members Circle*, "Six steps to improve your credit score.")

Sources: bankrate.com, mortgage-helper.com, cnnmoney.com and *The Wall Street Journal*



**Your credit score does matter!** Consider a couple in the market to buy their first home. Let's say they want a 30-year mortgage and their FICO credit score is 720. They could qualify for a mortgage with a low 5.5% interest rate\*. But if their score is 580, they probably would pay 8.5%\* or more – that's at least 3 full percentage points more in interest. On a \$100,000 mortgage loan, that 3 point difference will cost them \$2,400 a year, adding up to \$72,000 more over the loan's 30-year lifetime.

\* Source: Fair Issac Corporation. Note this example shows the impact of credit scores. This example includes rates that were the national average in 2005 as reported by Fair Issac and do not reflect Alliant's rates. Interest rates subject to change. Note: It would be tough, in today's market, for a first time home buyer with a score of 580 to get a mortgage.

## How your FICO score impacts your car loan payment

**The higher your FICO® credit score, the lower your payments!** See for yourself in the table to the right. This example shows payments for a new car loan of \$25,000 with a term of 36 months at the national average interest rates.

FICO® score <small>(Note: These are not Alliant's rate tiers.)</small>	APR <small>Annual Percentage Rate</small>	Monthly payment
720-850	6.461%	\$766
690-719	7.412%	\$777
660-689	8.973%	\$795
620-659	10.826%	\$816
590-619	14.304%	\$858
500-589	15.014%	\$867

Source: Fair Issac Corporation. Rates accurate as of July 11, 2008.



**Alliant's vehicle loan rates are well below the national average. See for yourself at [www.alliantcreditunion.org](http://www.alliantcreditunion.org)**

## How to get your credit report and score

Thanks to a U.S. government decree, you're entitled to one free credit report per year from each of the big three credit bureaus – Equifax, Experian and TransUnion. Although these reports are free, you'll have to pay to get the magic number – your actual credit score. The cost: \$7.95, for example, from Experian.

Note: your report and score will vary by each bureau. While all three bureaus use the same FICO algorithm to compute your score, each bureau collects its credit information independently.

To keep up with your credit reports, experts recommend that you space out your requests 3x throughout the year. That is, initially order a report from one of the bureaus. Then, order a report from another bureau, say four months later and so on.

Sources: bankrate.com, cnnmoney.com, FTC.gov and *The Wall Street Journal*



### ORDER YOUR FREE CREDIT REPORTS:

- By visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), the only web site authorized by the Federal Trade Commission
- By calling 877-322-8228
- By writing to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

### 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.

### Did you receive IRS tax form 5498?

If you made a contribution or a rollover deposit in tax year 2007 to your IRA, Coverdell Education Savings Account (ESA) or Health Savings Account (HSA), you should have received an IRS form 5498 by May 31, 2008.

Please review this form to make sure the information is correct for tax year 2007. This form contains information forwarded to the IRS. It is for your records and does not need to be included in your tax return filing. If you detect an error or did not receive such a form for your Alliant accounts (mentioned above), please call us immediately at 800-328-1935, ext. 2291.

## Alliant Certificates gain liquidity

Good news for members interested in long term, high-yield savings – we've enhanced our Alliant Certificates by providing you with dividend withdrawal options. Now, if you open a Certificate, you have a choice: to let your earned dividends roll over month to month in your Certificate – or to enjoy liquidity by having those monthly dividends paid out to you by check or transferred into another share within the same Alliant account.

Flex & Jumbo Certificates (applies to all terms listed below). \$1,000 minimum deposit required to open an Alliant Certificate. \$25,000 minimum balance to open an Alliant Jumbo Certificate. You must be an Alliant member. Alliant Flex Term Certificates are available as Regular Share Certificates and Jumbo Share Certificates. Both types are also offered as Traditional IRA Certificates, Roth IRA Certificates, Coverdell Education Savings Account (ESA) Certificates and SEP Certificates. In addition, prior to opening an IRA Certificate (Traditional, Roth and SEP) or Coverdell ESA Certificate, you must have or establish an IRA or Coverdell ESA with Alliant. You may not add any additional money to your Certificate after opening. Dividends compound monthly and are paid on the last day of the month and at maturity. Early withdrawal penalties apply unless you elect to have the dividends paid out monthly. Monthly dividend withdrawals are not eligible on IRA Certificates (if owner is under age 59 1/2) or Coverdell ESA Certificates. Other early withdrawal penalties may apply. Any monthly withdrawals or transfers reduce earnings.

**FLASH:** Alliant has significantly increased the rate for its 24-month Certificates. Visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org) for current rates and complete terms and conditions.



**office closings**  
Alliant will be closed in observance of the following holiday:

**Labor Day**  
–Monday, September 1

### In the market for an RV or boat?

Enjoy a below-market loan rate for an RV or boat by calling 800-328-1935 or see us at this show:

### 4th Annual Colorado Fall RV and Boat Liquidation Super Sale

Denver, Invesco Field at Mile High Stadium  
Aug 8-9

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**  
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](http://www.alliantcreditunion.org)

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credit union

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[www.alliantcreditunion.org](http://www.alliantcreditunion.org)

