



ALLIANT[™]
credit union

members circle

www.alliantcreditunion.org

a newsletter for Alliant Credit Union members

April 2011



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A great way to borrow: an Alliant Savings Secured Loan

If you're in the market for a loan, there's a great way to get your funds (and take care of your wallet and peace of mind) – an Alliant Savings Secured Loan¹.

An Alliant Savings Secured Loan enables you to borrow money easily and economically for any purpose – with *guaranteed loan approval* and *immediate loan payout*.

You'll get a fixed rate for your funds, currently as low as 3.15% APR. Plus, the way the loan is structured, there's no need for you to deplete your savings to cover expenses.

Here's how it works: Your loan is secured by money in savings you have with Alliant. And although your savings account is used as collateral, your savings earmarked for the loaned amount continues to earn dividends with the rest of the savings in your account.

Loan amounts start at \$500 and you have the ability to borrow against your entire savings balance up to \$500,000. To qualify, the balance in the Alliant savings account you use to secure the loan must at least equal the outstanding loan balance and cannot be withdrawn.

An Alliant Savings Secured Loan is an excellent way to strengthen your credit. Plus:

- You pay no fees
- You pay no prepayment penalty (in fact paying off your loan quicker than its term is a great way to save interest expense)
- Your savings stays intact earning dividends

Take advantage of an Alliant Savings Secured Loan. For more information, call 800-328-1935 to speak to a Member Service Representative 24/7, go to your local Service Center or visit www.alliantcreditunion.org (where you can also apply for your loan online).

DIVIDEND

May Dividend

DECLARED April 21, 2011

The **May 2011 Savings and IRA Dividend**, declared 04/21/2011, provides a Compounded Annual Percentage Yield of **1.15%^{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 **May 2011 High Rate Checking Dividend**, declared 04/21/2011, provides a Compounded Annual Percentage Yield of **1.10%^{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.

Enjoy a low cost loan¹

3.15%^{APR}

just 2% over our current savings dividend for loan terms up to 48 months



4.15%^{APR}

just 3% over our current savings dividend for loan terms from 49 months to 60 months

¹ Savings secured loan rate is 2% APR above Alliant's current savings account dividend for loan terms of up to 48 months and 3% APR above Alliant's current savings dividend for terms of 49 to 60 months. APR = Annual Percentage Rate. The May 2011 Dividend, declared 04/21/2011, provides a Dividend Rate of 1.144% - Compounded Annual Percentage Yield of 1.15% APY. Although savings dividend is subject to change monthly, savings secured loan rate remains fixed to maturity of loan. Savings used as loan collateral are unavailable for withdrawal and must be available as loan collateral. Traditional, Roth and SEP IRAs, Coverdell ESA Savings or Certificate accounts, and HSA or HSA Investment accounts all cannot be used as loan collateral.

Get smart about smartphone security



You're probably aware of the threats caused by computer viruses, and hopefully you've taken precautions to protect against them. But what about your smartphone? It's a computer too, and just like your laptop or desktop, it runs the risk of being hacked or infected by viruses and malware. In fact, malicious software aimed at mobile phones is on the rise and 55,000 new malware threats are emerging every day, according to the computer security firm McAfee.

Follow these tips to keep your phone safe

1. Don't use an unsecure wireless network connection.

Mobile devices transport data via wireless networks, which are typically less secure than wired networks. Unsecured wireless networks can leave information at risk of interception.

2. Think before you download.

Do you really need that app? What are the comments in the app description area? How many times it has been downloaded? If the comments are good and it has been downloaded by hundreds of thousands of people, it's probably OK. Does the app require a ton of permissions, such as access to network connections? Consider why that is, and then ask yourself again if you really need that app.

3. Install some security. There are a number of security applications to help you protect your phone and data. Lookout™, Norton™, Symantec™, AVG™, DroidSecurity™, F-Secure® and Kaspersky® are just a few of the available mobile security apps – check your smartphone's app store for additional options. Don't store sensitive information, such as your IDs, passwords, credit card and bank information, in an unencrypted format.

4. Beware of suspicious messages. Known as "phishing," innocent-appearing emails and texts require users to take some kind of action, like clicking on a link or downloading an app. They can't hurt you if you don't act on them, so caution is the best protection.

5. Don't get thrown for a loss. What's the greatest risk to your phone's security? Losing it! Lock your smartphone with a PIN. Install an app that can help locate your lost or stolen phone and, if necessary, wipe the data from it. Free anti-theft products include Find My iPhone®, F-Secure® (for Android™, Symbian™ and Windows Mobile®), Find My Phone® (Windows Mobile) and BlackBerry® Protect.

6. Backup! Use your computer or an online service to backup the data on your phone – it will make fixing or replacing your lost, stolen or broken phone much easier and faster.

Sources: nytimes.com, earthweb.com and foxnews.com

Want help to make sound financial decisions consistent with your risk tolerance, investment timelines and goals?

Set up a no-cost, no-obligation financial planning session with



ALLIANT™

RETIREMENT AND
INVESTMENT SERVICES

Visit www.alliantcreditunion.org for details

Cost for checks rises modestly

Effective April 1, 2011, the cost of ordering a box of standard checks for Alliant checking accounts increased from \$13.95 to \$14.60 a box. The cost for special order designer checks also increased modestly. The new costs reflect price increases from our vendor.

office closings

Alliant main offices and Service Centers will be closed on the following days:

Memorial Day

– Monday, May 30, 2011

Independence Day

– Monday, July 4, 2011

Convenient 24/7/365 account access

- Online banking at www.alliantcreditunion.org
- Mobile banking app for Android™ and iPhone®
- Member Contact Center at 800-328-1935
- Self Service Telephone at 800-482-5328
- Over 80,000 surcharge-free ATMs nationwide

dial direct: Alliant is there when you need us

Self Service Telephone (SST)

800-482-5328
24/7 automated account access

Member Contact Center

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

VISA® Debit 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–Fri, 6am–7pm CT
Sat, 8am–noon CT

Auto/Home Insurance

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

BALANCE™ Financial Fitness

888-456-2227
Mon–Thu, 7am–10pm CT
Fri, 7am–7pm CT
Sat, 10am–7pm CT

Alliant Headquarters

11545 W. Touhy Avenue
Chicago, IL 60666

Alliant Retirement and Investment Services

800-226-2994
(Representatives in Chicago, IL, Denver, CO, Los Angeles, CA and San Mateo, CA)

Deposits/Payments

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

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

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

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