

contents

- 1 Buying peace of mind for you – and your car
 - 2 The importance of knowing your Alliant member account number
- Announcing Alliant's Money Matters *Tip of the Week* Contest

Buying peace of mind for you – and your car

Each workday, at 7am, Alliant member Sharon Barncord gets into her 2007 burgundy Lexus® and begins her 70 mile commute from her home in the Sonoma, CA, wine country, through San Francisco to her office in San Mateo, where she serves as an HR leader for Kaiser Permanente.



Sharon Barncord with her 2007 Lexus®

During her drive, she feels connected and protected. With her mobile phone connected to her car Bluetooth®, she talks shop with her colleagues. And with her Mechanical Repair Coverage (MRC) extended service contract from Alliant, she knows that her car (with more than 100,000 miles on it) will be covered if it needs emergency roadside assistance, a tow or major repairs at a repair shop.

Sharon joined Alliant more than 20 years ago when she became a flight attendant supervisor for United Airlines. Since then, she has purchased three cars with Alliant loans. “Fortunately, I’ve never needed to use my MRC protection,” she says. “But it’s nice to have that peace of mind. I trust that Alliant has my best interests in mind. And I know I saved a lot of money by buying an extended service contract from Alliant. I also avoided the hard-sell and mark-ups that dealers

usually rely on to make as much money as they can from car owners.”

Meanwhile, away from “sunny” California, winter for many Americans means winterizing one’s car. Jack Frost with his ice and snow storms can cause havoc to a car. And if your car is past its initial manufacturer’s warranty, consider buying Mechanical Repair Coverage from Alliant – before severe weather makes you vulnerable to a major repair bill. Another great time to consider MRC is before you head to a dealership to buy a car (or before the manufacturer’s warranty expires). Then, you can compare our product with the dealer’s extended service contract and see how much money you can save.

The average age of vehicles on the road is nine years and costly breakdowns often occur when the car is five years old (and beyond the manufacturer’s original warranty), according to auto industry experts.



Today, a new transmission can easily set you back \$3,000. An engine failure: at least \$3,500. And if your electronic control module stops working, you’ll be looking at a bill of \$1,500 or more. You can protect your wallet from such a scenario with Alliant’s MRC.

Alliant has three different plans, with four different deductible options. To learn more about Alliant’s MRC, visit www.alliantcreditunion.org. To get a free quote, visit an Alliant Service Center, or call 800-328-1935 and press “5” to speak with a loan consultant.

DIVIDEND

November Savings Dividend

DECLARED OCTOBER 20, 2011

The **November 2011 Savings and IRA dividend**, declared 10/20/11, 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.

November Checking Dividend

DECLARED OCTOBER 20, 2011

The **November 2011 High Rate Checking dividend**, declared 10/20/11, 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.



The importance of knowing your Alliant member account number

When you join Alliant, you are given a 10-digit member account number (otherwise known as an S01) for your initial savings account. Get to know this number and have it handy. Knowing this number will make it easier for you to do business with Alliant – particularly if you call our 24/7 Member Contact Center at 800-328-1935 for personal assistance with your accounts.

Your Alliant member account number is used for direct deposits, electronic bill payments, IRS tax refunds, Social Security deposits and any ACH deposit, withdrawal, or payment to and from your Alliant loan or deposit accounts.

If you don't know your correct member account number, you may experience problems, such as not receiving a proper credit for a loan payment you made, having credits or debits from outside sources applied to another member's account or being unable to transfer money from your account to another Alliant member.

Where can you find your Alliant account number? On:

- Your account statements
- Your loan documents
- Other Alliant correspondence to you
- A page in Alliant Online Banking

Perhaps, the easiest – and quickest – way to get your S01 savings account number handy is to log in to Alliant Online Banking, click “Help”



on the top of the screen and then choose the “Electronic transfer guide” button. If you use your S01 number to log in to Alliant Online Banking, consider the option to change and personalize your “User name or Account Number” to make it easier for you to remember.

If you call Alliant's Member Contact Center and don't know your member account number, a Member Service Representative will ask you to provide your Social Security Number (SSN). If you don't want to give out your SSN, you'll experience a longer process to have your account validated and may have your call escalated to a supervisor. To keep all our members' accounts secure, the Member Contact Center cannot accept your credit card or debit card numbers to access your accounts and its Member Service Representatives cannot verbally give you your account number over the phone. (You can only receive your member account number by fax or mail.) So take it easy on yourself and get to know your Alliant member account number.

Announcing Alliant's MoneyMatters

Tip of the Week Contest

You could win up to \$1,000 by sharing your financial tip.

Alliant's *Tip of the Week*, posted every Tuesday at www.alliantcreditunion.org, is designed to help you with money matters by providing quick tips to assist you in realizing your financial goals. And now, Alliant wants to hear your tip in the *Tip of the Week* “MoneyMatters” contest.

Whether your financial goals include living a more frugal lifestyle, paying off credit card debt, purchasing a new home, saving for retirement or tracking your spending, perhaps you may have discovered a smart way to help reach that goal. By sharing your tip, you'll be entered for a chance to have your tip featured as a *Tip of the Week* and the opportunity to win up to \$1,000 to put towards your financial goals. Three winners will be selected based on the number of votes their tip receives from the public.

PRIZES

GRAND PRIZE: \$1,000 and the tip featured as a *Tip of the Week*

FIRST PRIZE: \$500

SECOND PRIZE: \$250

To learn more about the “MoneyMatters” contest and its rules, and to enter the contest or vote, go to the Alliant Facebook page at www.facebook.com/alliantcreditunion and select the “MoneyMatters” tab.

All entries must be received by 5pm CT on November 30, 2011. Voting begins on December 1, 2011, and ends at 5pm CT on December 22, 2011.

The winners will be announced on January 3, 2012. Prizes will be deposited in the winners' Alliant savings account.



office closings

Alliant will be closed in observance of the following holidays:

Veterans Day

–Friday, November 11, 2011

Thanksgiving Day

–Thursday, November 24, 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

Member Contact Center

800-328-1935

24/7 personal assistance

TDD/TTY 773-462-2300

Self Service Telephone (SST)

800-482-5328

24/7 automated account access

VISA® Debit Card

800-328-1935

VISA® Credit Cards

24/7 Member Service/
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–12pm 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

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Chicago, IL 60666

Alliant Retirement and Investment Services

Financial Advisors are available to serve members in AZ, CA, CO, FL, HI, IL, NJ, NY, TX, VA, WA, WI. Call 800-328-1935, option “9”.

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

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