



ALLIANT
credit union

twenty4ever

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a newsletter for Alliant Credit Union young adult members

March 2008

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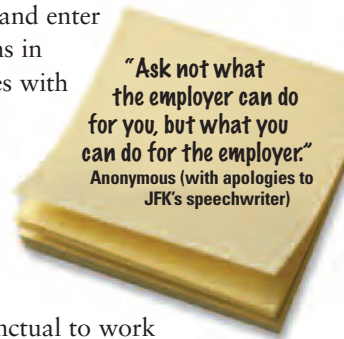
welcome to the working world

Six tips for starting your career

Your real education, some say, doesn't really begin until you graduate from school and enter the work world. In school, you prove your mettle with term papers assigned months in advance and formal exams. On the job, however, you're tested every day, sometimes with urgent assignments "due yesterday" and are evaluated not by report cards but by performance reviews.

Here are some tips to help you get off to a great start in your first career job.

1. **Ask for help and be helpful.** Ask questions to get focused on what needs to be done and how it should be done. Once you got that, be proactive.
2. **Keep your eye on the big picture and the key people.** Comprehend how your job contributes to the company bottom line. Do what you can to help your boss to be successful.
3. **Fine-tune your attitude.** Decide that you are going to have fun, be positive and exceed expectations.
4. **Yearn to learn.** Seize opportunities to increase your skills. Find a mentor, someone you trust who is
5. **Hone your habits.** Be punctual to work and meetings. Dress appropriately, like those further along on your career path. Be pleasant.
6. **Be smart with your paycheck.** Set up direct deposit, if your employer offers it, to save time and gain quicker access to your money.



Sources: CNN Money, Jobweb.com, About.com, Collegegrad.com and Joan Lloyd & Associates

Four facts to cope with as you join the working world

- Fact 1:** Earning a college diploma, in itself, doesn't guarantee you a "leg up." More than 70% of today's young people attend college. And 40% go on for advanced degrees.
- Fact 2:** Today's college grads will hold as many as 10 jobs in the first decade of their professional lives – and up to nine careers in their life (averaging three jobs in each career).
- Fact 3:** Yikes! Over 50% of today's college graduates need to move home and remain dependent on their parents – even after getting a job. That's because they graduate with a debt, on average, of \$17,000, and the cost-of-living continues to outpace starting salaries.
- Fact 4:** Older folks view today's college grads as the least prepared generation – ever – to enter the workforce. The perception: most grads have limited, if any, professional experience when they graduate – and only a fuzzy idea of what career best matches their vocational strengths.

Sources: J.T. O'Donnell Career Insights

Member Service Notice

Certain fees increasing on your account.

Effective May 1, 2008, Alliant will raise certain account transaction fees. Please refer to the enclosed Fee Schedule for a complete list of fees.

Attention!

Alliant's Error Resolution Notice and Privacy Policy Notice are enclosed, for your reference, with your statement.

DIVIDEND

April dividend

DECLARED MARCH 20, 2008

The April 2008 Savings and IRA dividend, declared 3/20/08, provides a Compounded Annual Percentage Yield of 4.35% 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 and IRA dividend is subject to change monthly.

The April 2008 Checking dividend, declared 3/20/08, 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

4.40% APY

(minimum \$25,000 deposit)

Regular Share Certificates as high as

4.00% APY

(minimum \$1,000 deposit)

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

Early jobs of the celebrities

Do you know what you're going to be when you grow up – or what your next job will be? Sometimes, the path isn't clear or easy even for people who have a clear and burning ambition – and who eventually enjoy big success. Here is a list of early jobs for some of the rich, famous or powerful.

1. Michael Dell, founder of Dell Computer Corp	Dishwasher at Chinese restaurant
2. Demi Moore	Debt collector
3. David Lee Roth	Hospital orderly
4. Brad Pitt	Refrigerator deliveryman
5. Madonna	Dunkin' Donuts counter person
6. David "Twin Peaks" Lynch	Delivered the <i>Wall Street Journal</i> while filming his movie, "Eraserhead"
7. Madeleine Albright, former Secretary of State	Department store bra salesperson
8. Gene Simmons	Delivered the <i>Long Island Journal</i> , in Queens, New York
9. Steven King	School janitor
10. Teri Hatcher	San Francisco 49ers cheerleader
11. Dan Brown, author of "The Da Vinci Code"	High school English teacher
12. Jennifer Lopez	Law office assistant
13. Dennis Rodman	Camp counselor in Memphis, TN
14. Rush Limbaugh	Shoe shiner
15. Marlon Brando	Ditch digger
16. Garth Brooks	Salesman in a boot store
17. Elvis Presley	Truck driver
18. Bill Gates	U.S. Congress page
19. Eddie Vedder	Gas station attendant

Sources: msnbc.com, careerbuilder.com and CUNA.



Ten places to find temporary work

If you're looking for a temporary job during a school break – or any time of the year – here are 10 places to find a short-term gig.

1. Shopping malls and stores
2. Offices (register through a temporary employment agency)
3. Warehouses and distribution centers
4. Restaurants and caterers
5. Garden centers
6. Pet-sitting services
7. Concerts, athletic games and special events
8. Mystery shopper services
9. IRS and state tax departments (especially during tax filing season)
10. Ski resorts and national parks

Source: bankrate.com

Go green to get more green

Now through May 31, 2008, you can **earn \$5** to enroll for our free online banking¹ and **earn another \$5** to access eStatements² and opt out of paper statements.

Not an active Alliant online banking user?

Enroll today. It's easy.

- Call our 24/7 TeleCenter (800-328-1935) and ask for a temporary access code for our online banking, which is good for 24 hours.
- Go to www.alliantcreditunion.org, click the login button for online banking and select "New User, Temporary Access Code or Forgot Your Access Code?" Then follow the prompts.
- Use online banking at least three times by May 31, 2008, and you'll earn \$5.¹ (We're confident you'll enjoy how convenient and easy it is to use – and that you'll want to use it over and over again.)

1 This offer is valid between April 5, 2008, and May 31, 2008. This offer is not valid to existing Alliant online banking users. You must use online banking at least three times by May 31, 2008, to earn the \$5 reward. The \$5 reward will be directly deposited into members' savings accounts by June 30, 2008. One \$5 deposit per qualifying member. 2 This offer is valid between April 5, 2008, and May 31, 2008. This offer is not valid to existing eStatement users. Must opt out of paper statements to get the \$5 reward. The \$5 reward will be directly deposited into members' savings accounts by June 30, 2008. One \$5 deposit per qualifying member. Members who switch back to paper statements within 60 days of eStatement enrollment are subject to a \$5 charge back fee.

Access eStatements and opt out of paper statements. Don't wait for your statements to come to you by snail mail. Get them quicker with eStatements. Each month, you'll get an e-mail, if you agree to it, notifying you to view your statement on a secure site. Plus, your eStatements will be archived there for 18 months.

- To earn \$5, log in to our online banking, click eStatements and follow the prompts to opt out of paper statements.¹

By going green, you'll help Alliant reduce its operating costs. This will enable us to pass more green out to you by continuing to provide industry-leading giveback in terms of high savings dividends, below market rate loans and more.

Sign up for online banking and opt out of paper statements by May 31, 2008, to get your green!

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

Memorial Day
– Monday, May 26

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

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11545 W. Touhy Avenue
Chicago, IL 60666

NEW! Deposits/Payments
P.O. Box 60050
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NEW! Credit Card Payments
P.O. Box 60051
City of Industry, CA 91716

All Other Correspondence
P.O. Box 66945
Chicago, IL 60666-0945

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

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