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## Put your best face forward on Facebook

Are you one of the 800 million active Facebook users? If so, you've probably encountered various do's and don'ts provided by "the experts" about how to use Facebook.

For starters, be aware that when you post on Facebook, you're in the public eye. On the plus side, Facebook is a great place to generate positive PR about yourself and develop a winning personal brand that can help pave the way to your career advancement. But, user beware! Even if you set your site with the strictest privacy settings available, be cautious about posting anything that you wouldn't want your mother or worst enemy to see. Here's a quick review of four rules of thumb.

- 1) It's OK to give out your birth date so your friends can help you celebrate. But, refrain from including your birth year and place of birth. With just those two facts, cunning identity thieves have enough to go on to predict your social security number and start destroying your credit, according to a 2009 study by Carnegie Mellon University.
- 2) Don't publicize the dates for your upcoming vacations, even if you plan to have a roommate or dog-sitter stay at your place while you're gone. Broadcasting when you're not home is like issuing an invitation to burglars to loot your place. Better to tell your vacation stories and post your vacation photos after you've returned home.

- 3) Avoid confessions. Although you may dislike your boss, co-workers and some acquaintances, keep negative information about them and yourself off Facebook and other social media. Nearly 8% of companies fired somebody for misusing social media, according to a study last year conducted by Proofpoint, an Internet security firm.



- 4) Steer clear from writing about any risky behaviors you have, such as street racing, cheating on taxes or drinking too much. Insurance companies are turning to the web to find out more about their applicants and customers. And they use this information to determine whether to approve or cancel policies, or raise rates.

Sources: moneywatch.bnet.com, time.com, pcworld.com, entrepreneur.com, huffingtonpost.com and facebook.com

**DIVIDEND**

January Savings Dividend  
**DECLARED DECEMBER 8, 2011**

The **January 2012 Savings and IRA dividend**, declared 12/08/11, provides a Compounded Annual Percentage Yield of  
**1.00%<sup>APY</sup>**

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.

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January Checking Dividend  
**DECLARED DECEMBER 13, 2011**

The **January 2012 High Rate Checking dividend**, declared 12/13/11, provides a Compounded Annual Percentage Yield of  
**0.95%<sup>APY</sup>**

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.

### Introducing **GreenPath** debt solutions

Alliant Credit Union is pleased to announce our newest member benefit – GreenPath, which provides you with *free* access to money management and financial education services.

Through comprehensive education and exceptional service, GreenPath Debt Solutions has been assisting individuals for more than 50 years. And through GreenPath, you will enjoy unlimited access to financial counselors for free!

As an Alliant member, you can receive help with:

- Budgeting and money management
- Understanding your personal credit report
- How to build or improve your credit (so you can qualify for loans with better rates)
- How to stretch your dollars if you are in college or transitioning out of college into "the real world"
- Student loan and other debt repayment

GreenPath gives personalized answers to your individual needs. Expert advice is only a free phone call away.

GreenPath counselors are available:  
Mon – Thu, 7am to 9pm CT  
Fri, 7am to 6pm CT  
Sat, 8am to 5pm CT

**To use this new service, simply call 877-337-3399 or visit GreenPath on the web at [www.greenpathref.com](http://www.greenpathref.com).**

## Two college students who aged out of foster care awarded Alliant scholarships



Each year, 25,000 young people “age out” of the American foster care system. To help these people become self-reliant, achieve their educational goals and successfully enter the workforce, Alliant entered into a partnership with Foster Care to Success (formerly called the Orphan Foundation of America).

This year, to back up its commitment, Alliant awarded \$5,000 scholarships to two Foster Care to Success young adults who attend college. Read on to learn about the recipients.

**Deanna Stepp, 20**, is a sophomore majoring in education at Eastern Illinois University in Charleston, IL.



The oldest girl in her original family of seven brothers and sisters, she clearly remembers the day, December, 21, 2007, when at age 13, she was driven across town to live with her

foster family in Romeoville, IL.

Fortunately, her foster mother became her mentor. “She was very supportive and made sure I became what I want to be,” says Deanna.

At college, Deanna is a whiz at chemistry because she finds it very easy to understand. She also plays intramural volleyball, takes Zumba (a Latin exercise dance class) and has participated in Panther Nation, a cheering section for the school’s sports teams. For relaxation, she draws things, such as flowers, hearts and stick people.

Deanna plans to become an elementary or middle school science teacher. “I want to be a friendly teacher who makes learning fun,” she says. “I plan to be always there for my students and encourage them to come to talk to me about anything.”

**Nikki Goncalves, 20**, is a junior, majoring in public relations at Bradley University in Peoria, IL.



Born in Angola, Africa, Nikki came to America with her family when she was 12. A year later she went to live in a group foster care home in Chicago, IL.

At the home, Nikki says, she “became a stronger

person” and learned life skills, such as how to take care of money, manage time and interview for jobs.

Nikki already speaks four languages (English, Spanish, Portuguese, and Lingala, a language from the Congo). But, that’s not enough. Now, she is learning Korean because she has a plan: to study abroad in South Korea.

Nikki is active in the school student senate and serves as director of fundraising for the school’s annual dance marathon to benefit a local children’s hospital. (Last year, she danced 24 hours straight for the marathon. This year, the dancing time has been reduced to a mere 18 hours – and her goal is to dance all the way through that one, as well.)

Nikki’s goals include going to graduate school to learn international law and then to work for a non-profit organization.

## Announcing the winners of our “Make it Count” charity campaign

From September 1, 2011, to October 31, 2011, Alliant members and Facebook visitors had the opportunity to vote on how the Alliant Credit Union Foundation would distribute \$40,000 among four pre-selected charities. The foundation selected charities that complement its own mission: to help people achieve economic empowerment and self-sufficiency. Voting took place on our Facebook page. And the winners are...

**First place: \$13,000. Business and Professional Women’s Foundation.** The funds will be used to help women veterans receive the recognition, benefits and services they deserve as they return to their civilian lives and workforce. The organization plans to provide mentorships to 10,000 women vets and military spouses by year-end 2012.

**Second place: \$11,000. Make-A-Wish Foundation®.** America’s largest wish-granting organization grants the wishes of children with life-threatening medical conditions to enrich the human experience with hope, strength and joy. The Make-A-Wish Foundation realizes a child’s wish in the U.S. every 38 minutes, whether it’s having a bulldog puppy or a pink playhouse, riding a train to San Diego or meeting a celebrity – the foundation is dedicated to making every eligible child’s wish come true. For more information about the foundation, please visit [www.wish.org](http://www.wish.org).

**Third place: \$9,000. Scholarship America®** is a nationwide organization providing students with scholarships and other educational support to get into and graduate from college. This grant will allow the organization to further its mission by providing increasing support and resources for students.

**Fourth place: \$7,000. DoSomething.org®.** This organization harnesses the awesome energy of teens and unleashes it on causes teens care about. Almost every week, they launch a new national campaign. The call to action is always something that has a real impact and doesn’t require money, an adult or a car. With a goal of 5 million active members by 2015, DoSomething.org is one of the largest organizations in the U.S. for teens and social change.

 **ALLIANT** SM *Helping People and Communities*  
credit union **FOUNDATION**

### office closings

Alliant will be closed in observance of the following holidays:

**Martin Luther King Jr. Day**  
–Monday, January 16, 2012

**Presidents’ Day**  
–Monday, February 20, 2012

**Convenient 24/7/365 account access**

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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

### GreenPath Debt Solutions

877-337-3399  
Mon–Thu, 7am–9pm CT  
Fri, 7am–6pm CT  
Sat, 8am–5pm CT

### 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”.

### NEW

#### Deposits/Payments

PO Box 2387  
Des Plaines, IL 60017-2387

#### Credit Card Payments

PO Box 1666  
Des Plaines, IL 60017-1666

#### All Other Correspondence including IRA and HSA deposits

Attn: IRA/HSA Dept.  
PO Box 66945  
Chicago, IL 60666-0945

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

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