

**Alliant home equity products available in 8 more states**

Members with homes in CT, GA, MT, NC, NJ, PA, UT, WI and Washington, DC: we've got great news for you. Alliant now offers our popular home equity products in your area.

Take advantage of our below-market rates to finance your home improvement project, vacation, consolidate debt, or other summer plans.

Call 800-328-1935 or visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org) to put an Alliant loan to work for you.

## Alliant now offers student loans



College costs are on the rise, making education more difficult for families to afford. Alliant can help with our new low cost Student Loan. Loans are available to Alliant members who are parents, step-parents, guardians or grandparents of students enrolled in qualifying kindergarten through high school, college or graduate school programs. Even if other scholarships, grants or federal financial aid have been received, an Alliant Student Loan can help you finance any remaining balance.

With an Alliant student loan, you can:

- Borrow up to \$75,000 to finance up to 100% of costs for tuition, room and board, books, activity and other fees, as well as travel to and from school
- Enjoy a variable interest rate (as low as Prime plus .50% APR) and affordable terms up to 12 years
- Pay education costs of one or more students
- Help students build credit (if co-borrower on loan)

An Alliant Student Loan is an excellent investment for the future because, generally, college graduates experience much higher lifetime earnings than those with less education. Plus, a college education is a requirement for many professional jobs.

For additional information and to obtain an Alliant student loan application, visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org), call 800-328-1935 or visit your local Service Center.

Loan approval and annual percentage rate (APR) based on creditworthiness and ability to repay, not financial need. The borrower must be a U.S. citizen or legal resident. We may not extend credit to you if you do not meet Alliant criteria. Loan terms up to 12 years. Rates as low as 8.50% APR as of 06/13/06. Rate includes 0.4% discount for automatic payment. Rate is 0.4% higher without automatic payment. The minimum loan amount is \$500, the maximum cumulative loan amount (per membership account) is \$75,000. Loan may not be used to consolidate other student loan debt. Loan proceeds may not exceed the total amount needed for expenses associated with attending school. These include, but are not limited to: tuition, books, school fees, room and board, transportation, and supplies. Grants, scholarships, and other student loans may reduce the amount you may be eligible for, regardless of creditworthiness and ability to repay. The APR adjusts annually, and is based on the highest Prime Rate published in *The Wall Street Journal* 30 days prior to your anniversary date. Borrower must be an Alliant member and a parent, step-parent, guardian, or grandparent of a student enrolled in a K-12, undergraduate, or graduate program. Students must be enrolled in a qualified school. Contact Alliant for details. Proof of enrollment is required and must include the student's name, enrollment period, and name of the school. Repayment term begins within 45 days of the initial disbursement. Minimum payment amount is \$50 per month, per loan. Rates, terms and conditions subject to change. Consult your financial advisor about potential tax savings.

**To better serve you, TeleCenter expands its hours**

Alliant's toll-free national TeleCenter (800-328-1935) has expanded its hours of operation to provide you greater convenience and access when you desire personal service from one of our Member Service Representatives. The new hours are

**Monday – Friday, 7am – 9pm CT**  
**Saturday, 9am – 2pm CT**

**office closings**

Alliant will be closed in observance of the following holidays:

**4th of July – Tuesday, July 4**

**Labor Day – Monday, September 4**

For your convenience, SkyBranch®, SST and ATMs will be available.

For Alliant Service Center locations, SkyBranch®, and product and service information, visit our web site [www.alliantcreditunion.org](http://www.alliantcreditunion.org)



M275-R06/06



11545 W. Touhy Avenue Chicago, IL 60666  
[www.alliantcreditunion.org](http://www.alliantcreditunion.org)  
800-328-1935

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Summer 2006

cover story

## Interest-only Home Equity Line of Credit

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Home equity products available in 8 more states

For homeowners, taking out a Home Equity Line of Credit (HELOC) loan has customarily been one of the most cost-effective ways to pay for high ticket items, such as home remodeling, college tuition, lowering debt – you name it.

In recent years, a new version of the traditional HELOC loan has gained popularity – interest-only. And now Alliant makes this type of HELOC available to you. In contrast to traditional HELOCs (which are amortized), an interest-only HELOC offers considerably lower monthly payments, which allows you to better manage your cash flow. Plus, you have the option each month of paying just the loan interest or the interest plus as much principal as you want. With Alliant's interest-only HELOC, during the first seven years of the loan, you need pay only interest on your outstanding loan balance. (The interest you pay can vary each month because it's based on the Prime Rate.) At the end of seven years, there is a balloon payment and the loan will need to be paid off or refinanced at that time.

**Is an interest-only HELOC right for you?**  
Consult your financial advisor. But, generally, an interest-only HELOC is great if:

- Your property is experiencing high value appreciation
- You have an income that fluctuates monthly
- You expect to earn a lot more in a few years
- You're investing in an asset with a higher rate of return
- You'll be moving soon

A traditional HELOC would be a better choice if you have a fixed income or expect your home to experience little or no value appreciation in the future.



### Mortgage Loan Rates

As of June 23, 2006

Type	Interest Rate	APR	Points
<b>FIRST MORTGAGES</b>			
1/1 ARM	5.625%	7.685%	0
3/1 ARM	5.875%	7.393%	0
5/1 ARM	6.125%	7.213%	0
7/1 ARM	6.250%	7.073%	0
10/1 ARM	6.375%	6.924%	0
15-YR. FIXED	6.250%	6.334%	0
30-YR. FIXED	6.625%	6.677%	0

### SECOND/VACATION HOMES

1/1 ARM	5.875%	7.933%	0
3/1 ARM	6.125%	7.638%	0
5/1 ARM	6.375%	7.457%	0
7/1 ARM	6.500%	7.316%	0
10/1 ARM	6.625%	7.168%	0
15-YR. FIXED	6.625%	6.710%	0
30-YR. FIXED	7.000%	7.053%	0

The above Annual Percentage Rate (APR) assumes a 20% downpayment on a loan amount of \$250,000 with a 30-year term. The results above assume an origination fee of \$950 plus \$180 in additional prepaid finance charges plus 15 days of prepaid interest.

ARM = Adjustable Rate Mortgage (variable rate). This rate may change after account is open. APR is .25% higher on mortgage loans greater than \$417,001. Low fixed origination fee of \$950 on any mortgage. For more information, please call our Mortgage Hotline 800-365-7003. Loan approval based on creditworthiness and ability to repay. Rates, terms and conditions subject to change.

**Example Repayment Terms:**

15-Yr. FIXED 6.250%	monthly pmt per \$1000 - \$8.57
30-Yr. FIXED 6.625%	monthly pmt per \$1000 - \$6.40

### COMPARE YOUR MONTHLY PAYMENTS AT 6.5% APR

Traditional HELOC	Interest-only HELOC	Savings per month
15-year \$50,000 loan: <b>\$435.55</b> per month	\$50,000 loan: <b>\$270.83</b> per month	\$164.72
15-year \$350,000 loan: <b>\$3,049</b> per month	\$350,000 loan: <b>\$1,896</b> per month	\$1,153

Offer subject to credit approval, which includes verification of application information and receipt of collateral documents. Rates and closing costs are subject to credit qualifications. You must be an Alliant member to be eligible for this offer. We may not extend credit to you if you do not meet Alliant criteria. The annual percentage rate (APR) is a variable rate. The rate as of June 13, 2006 is 6.50% APR. Your qualifying rate may adjust monthly and is based on the highest Prime Rate as published in *The Wall Street Journal* on the last publishing day of the calendar month immediately preceding your billing cycle. The APR range is from 3.50% to 16.0%. Loans without automatic payment selection are subject to an increase in rate and margin of 0.4%. The minimum initial advance is \$10,000; thereafter, the minimum advance is \$1,000. No closing costs based on interest-only Home Equity Line of Credit (HELOC) loans up to \$250,000 and meeting Alliant criteria. A fee of \$1,000 is applied to interest-only HELOC loans more than \$250,000. Minimum payment will not repay principal, which will result in a balloon payment at the end of the 7-year draw period. Costs to satisfy certain prior liens may be assessed. Property insurance is required. Flood insurance may be required. If the state and/or county in which the collateral is located charges additional fees and taxes, the borrower will be responsible for payment. A \$200 termination fee may be applied to an interest-only HELOC cancelled or closed by the borrower within one year of origination. Refinancing of Alliant home equity products available; \$250 fee on loans that do not increase the credit limit by \$10,000 or more. Rates, terms, and conditions subject to change. Other restrictions may apply. Home equity products are available in the following states: AZ, CA, CO, CT, FL, GA, HI, IL, KY, MA, MD, MI, MN, MT, NC, NJ, NM, NV, NY, OH, PA, TN, UT, VA, WA, WI, and Washington, DC. The minimum loan amount is \$25,001 in WI and Washington, DC. Interest only HELOC loans available on 1 to 2 unit owner occupied dwellings. Consult your financial advisor about potential tax savings.



### HOW TO MAKE A LITTLE ROOM SEEM LARGER

Do you have a small room that you'd like to look and feel larger? If so, consider the transforming power of color, furniture, light and mirrors. Putting these four factors to work, experts say, can make a small room function better and feel far less confining.

#### Color your world

In general, choose a monochromatic color scheme that is light, cool and airy rather than bright or dark. Go with hues such as cream, white, icy blue, pale green or butter yellow. To make walls appear further back, paint moldings a lighter color than walls. To maximize brightness, paint ceilings stark white no matter what color or finish you use for your walls. And, while you're at it, remove any wall-to-wall carpeting since it makes tiny rooms look tinier.

#### Furnish with flourish

Limit the number and size of furniture for the room. Get rid of any large, brightly colored object that overwhelms the space. A love seat is better than a full size sofa. Consider small- or medium-sized chairs with open arms and exposed legs. If you need storage, add a hutch or floor-to-ceiling bookcases to reduce floor space taken up. To keep up the appearance of free and open space, use glass or Lucite for dining or end tables. Place chairs closer to the wall, avoid blocking views to windows and doors, and, for visual interest, arrange furniture at angles. Consider gauzy fabrics for window treatments or tablecloths. Plus, match furniture color close to your wall color.

#### Look good with looking glass

Mirrors on your walls, dressers and table tops can double the apparent size of a room. Mirrors are especially effective when opposite the room's entry way or near a window to reflect what's outdoors.

#### Lighten up

In general, bring more light into a small room. Uncover the windows and add light fixtures. Consider cove lights, up lights, rope lights, bookshelf lights and solar tubes.

## Cashing in on spring cleaning

Jerry Seinfeld describes the garage as nearly the final resting place in the life of "stuff." He says stuff rarely returns from the garage into the house because the garage is essentially a way station for the garbage heap.

Do you have a lot of stuff in your garage – or attic, basement, closets and back porch? Consider spring cleaning. But, instead of simply tossing your no longer wanted or needed stuff into the trash, explore opportunities to turn it into cash.

Garage sales, consignment shops, flea markets and eBay are good venues to resell items such as gently used clothing, toys, costume jewelry, furniture, sporting goods, CDs and DVDs, musical instruments and books.

For any item that's potentially rare or valuable, however, it's best to get a professional appraisal first, preferably from several sources.

#### Garage sales

As with selling property, "location, location and location" is integral to garage sale success, says C.G. Carbone, author of "How to make a fortune with other people's junk." Without a steady stream of traffic going by the house, you could put in lots of effort with little reward.

Develop some eye-catching signage, even if it's simply multi-colored flags on string. Rather than toss clothes in a box or table, hang them up on a swing set or portable rod. Use a velvet cloth over a table to show off little objects to their advantage. And use this venue to sell heavy items (washing machines, weight sets, etc.) that you don't want to move yourself.

#### Consignment shops

These shops feature a variety of arrangements – some give cash upfront, others offer a percentage (such as 40% to 60%) of the sold price and others insist you reclaim anything that doesn't sell within a set period or it becomes shop property or goes to charity. These shop owners generally know the real value of an item and will price it at full value. Plus, they do the selling leg work and pay you even if a buyer's check bounces.

#### Flea markets

For a nominal fee, you can rent a space. "The good thing is you get your money that day, can get rid of a lot of things and can go around and see what else is selling," says Carbone. Present your items attractively and anticipate what buyers may need to make a decision – for instance, if you're selling hats, bring a mirror.

#### eBay

Often called that great garage sale in cyberspace, people generally can find a buyer for just about anything. Four toilets owned by Jerry Garcia recently fetched more than \$5,000. However, setting yourself up as an eBay seller will take work and you'll have to post your web information, deal with shipping and handle payments. Still, you might thrive on this activity. Otherwise, there are eBay stores – essentially consignment shops – which act as a middleman seller for you and give you a cut of the purchase price.

Source: Bankrate.com



## Family member and friend mortgage referral program



Help someone you know save big money on a mortgage and you both can earn \$100

If you know somebody (not yet an Alliant member) who is in the market for a new home or looking to refinance a current residence, share the news about Alliant's great fixed, adjustable and interest-only mortgages.

With our online functionality, it's amazingly fast and easy to both join Alliant and to apply for a mortgage. Once your family member's or friend's Alliant mortgage is approved and closed, we'll reward each of you with a \$100 savings deposit.

#### Our loans, available nationwide, feature:

- No private mortgage insurance (PMI) on ARMs
- No escrow
- Rate floatdown option
- Low, fixed origination fee
- Convenient automatic payment
- Option to lock-in at a guaranteed interest rate up to 60 days before closing
- 120-day rate lock-in available on new construction at no extra charge
- Second/vacation home loans available (not available on interest-only)

#### Here's how it works. . .

1. Advise your family members or friends to consider an Alliant mortgage. Tell them to check out our below-market rates at [www.alliantcreditunion.org](http://www.alliantcreditunion.org).
2. Encourage them to apply online for an Alliant mortgage or call our Mortgage Hotline at 800-365-7003 (Mon-Th, 7:30am-7pm CT and Fri, 7:30am-5pm CT). They can also join Alliant online – it's easy.
3. Ask them to mail in the certificate below. Then, we'll award you both with a \$100 savings deposit.

First mortgages available in all 50 states. Loan approval, APR and downpayment required based on creditworthiness, amount financed, and ability to repay. We may finance up to 100% of the purchase of a new home, condominium or town home up to \$417,000; or 80% on the purchase of a second/vacation home. Loan amounts under \$500,000 require a downpayment of 10% or more. Loan amounts over \$500,000 require a downpayment of 20% or more. APR is 0.25% higher on mortgage loans that are \$417,001 and above. Origination fee is \$950.00. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change. No private mortgage insurance on ARMs with LTV up to 90%.



### Family Member and Friend Mortgage Referral Program Certificate

#### Existing Alliant Member

Please complete the information below and give this certificate to the person you are referring.

member name \_\_\_\_\_

member account # \_\_\_\_\_

This offer is nontransferable and can only be used by Alliant members. Referred members must be new to Alliant, join and close their mortgage loan by December 29, 2006, for both parties to be eligible for the \$100 rewards. No substitutions will be made for the \$100 rewards. Offer not applicable for referring current Alliant members for a mortgage. Recipients are responsible for any tax liability. \$100 rewards will be deposited directly into the respective member's Alliant savings account.

#### for office use only

card number: \_\_\_\_\_ date processed: \_\_\_\_\_  
Alliant rep: \_\_\_\_\_ acknowledgement: \_\_\_\_\_

#### Mortgage Referral

Individual joining Alliant and applying for a mortgage, please complete this section and mail to Alliant.

first name \_\_\_\_\_ middle initial \_\_\_\_\_ last name \_\_\_\_\_

address (include unit #) \_\_\_\_\_

city \_\_\_\_\_ state \_\_\_\_\_ zip code \_\_\_\_\_

phone number \_\_\_\_\_ e-mail \_\_\_\_\_ social security number \_\_\_\_\_

**Offer expires December 29, 2006**

**COMPLETE AND RETURN THIS CERTIFICATE TO:**  
Alliant Credit Union • Attn: Marketing Dept • P.O. Box 66945 • Chicago, IL 60666-0945



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Source: Bankrate.com



## Computer dollars for young scholars

Exclusively for Alliant Members

AUGUST 31 DEADLINE FOR APPLICATIONS

Alliant is pleased to announce our second annual National Education Program for students between the ages of 5 and 17. We will award nine computer gift certificates ranging from \$250 to \$1,000. Awards will be made in three age groups: 5 to 9, 10 to 13, and 14 to 17.

- TO APPLY, students may use any media (such as an essay, drawing, video, PowerPoint, photograph) to describe what they want to be when they grow up and how a computer can enrich their education.
- TO QUALIFY the student must have an Alliant savings account in his or her name.

Visit our web site, [www.alliantcreditunion.org](http://www.alliantcreditunion.org), for details and to obtain an Alliant National Education Program application.

Application and required paperwork is available at [www.alliantcreditunion.org](http://www.alliantcreditunion.org) and must be received by August 31, 2006. Employees of Alliant, its board of directors, scholarship committee members and family members of the same household are not eligible for the computer gift awards. For complete terms, visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org). Winners will be notified by 9/29/06.



Brooke Bolden of IL, last year's 2nd place winner in the 14 to 17 age group, uses her new computer to make photo montages.

## No. 1 places

Money magazine sorted through its database of 40,000 U.S. places last year and ranked these places No. 1 in various categories:

<b>Most educated</b>	Chevy Chase, MD (48% graduate college degrees)
<b>Biggest earners</b>	Great Falls, VA (\$166,000 median household income)
<b>Least polluted</b>	Barrington, IL (air pollution index)
<b>Fastest commute</b>	Cedar City, UT (10 minutes average work commute)
<b>Most golf courses</b>	Chicago, IL (262 courses within 30 miles)
<b>Safest</b>	Islip, NY (Based on incidences of violent crime and robberies)
<b>Hottest</b>	Rancho Mirage, CA (108.2° F average July high temperature)
<b>Coldest</b>	Rosemount, MN (0° F average January low temperature)
<b>Priciest homes</b>	Los Altos, CA (\$1.35 million median home sale prices, 2004)



**Shlimoon Youkhana**  
Mortgage Loan Officer

Shlim offers his Alliant clients 17 years of experience in the home mortgage lending field. His style is to focus on the specific needs of each of his clients, making sure each receives the right mortgage at the best rate. He also volunteers his time to help senior citizens research financial investment opportunities. Shlim is a valuable member of the Alliant Credit Union team, where exceptional member service is the standard. Shlim can be reached at Alliant Credit Union at 773-462-2310 or 800-328-1935, ext. 2310 or at [syoukhana@alliantcreditunion.com](mailto:syoukhana@alliantcreditunion.com).

#### HELP SOMEONE YOU KNOW EARN A \$100 REWARD

Do you know people in the market for a mortgage? Encourage them to take advantage of Alliant's great mortgage products and rates. Let us send them information. If they obtain an Alliant mortgage, we'll give them a \$100 reward.

Please send information about Alliant's mortgages to:

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ e-mail address \_\_\_\_\_

Detach and mail to: Alliant Credit Union • Attn: Shlimoon Youkhana, Mortgage Operations • P.O. Box 66945 • Chicago, IL 60666-0945

Referred members must be new to Alliant, join and close their mortgage loan by December 29, 2006, to be eligible for the \$100 reward. No substitutions will be made for the \$100 reward. Offer not applicable for referring current Alliant members for a mortgage. Recipients are responsible for any tax liability. \$100 reward will be deposited directly into the respective member's Alliant savings account.

**for office use only**

loan close date: \_\_\_\_\_ member #: \_\_\_\_\_

loan officer: \_\_\_\_\_ reward date: \_\_\_\_\_ by: \_\_\_\_\_

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**Jim Boutwell**  
*Mortgage Loan Officer*

Jim offers his Alliant clients almost two decades of mortgage service experience. His style is to focus on the needs of his clients, making sure they receive the right mortgage at the best rate. He's active in his western suburban community, and regularly provides mortgage advice in his "Ask a Professional" column in his local newspaper. Jim can be reached at 800-328-1935 ext. 2221, or via his cell at 630-730-0736. Jim's e-mail address is [jboutwell@alliantcreditunion.com](mailto:jboutwell@alliantcreditunion.com).

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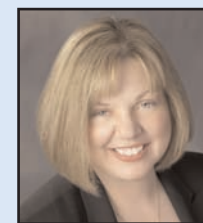
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<p><i>for office use only</i> loan close date: _____ member #: _____ loan officer: _____ reward date: _____ by: _____</p>
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**Patti Miles**  
*Mortgage Loan Officer*

Patti offers her Alliant clients 16 years of experience in financial services. She has earned the trust and confidence of her customers and considers their referrals to be the highest compliment she can receive. At Alliant, where exceptional member service and below market loans are standard, she offers home mortgages, including jumbo and bridge loans (featuring a rate float down option and no PMI required on ARMs up to 90% LTV). Patti can be reached at 773-462-8668, 800-328-1935, ext. 8668 or on her cell: 847-209-3583. Patti's e-mail address is [pmiles@alliantcreditunion.com](mailto:pmiles@alliantcreditunion.com)

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