



April 2007

a newsletter for AlliantSM Credit Union members

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Introducing the Alliant Learning Center

Alliant is committed to help make it easier for you to make smart, informed decisions concerning your finances. And providing you with products, services and resources to do so is a key component of our corporate mission.

That's why we've launched our new Alliant Learning Center, an online repository of money-management articles and learning modules, accessible from our web site. Topics include buying and financing homes and cars, developing a savings plan, how to choose a great credit card, how to reduce debt, how to prepare for retirement—and much more. We encourage you to visit the Alliant Learning Center now and often. On an ongoing basis, we'll continue to add more how-to and news-you-can-use financial articles.

DIVIDEND

may dividend
DECLARED APRIL 19, 2007
May 2007 Savings and IRA Dividend provides a Compounded Annual Percentage Yield (APY) of 4.85% payable to Shareholders on record as of May 31, 2007, who have maintained an average daily balance of \$100 or more.

The monthly checking dividend provides a Compounded Annual Percentage Yield (APY) of .25%. Checking Dividend payable to checking accountholders on record as of May 31, 2007, who have maintained an average daily balance of \$1,000 or more.

certificate dividend
12-month and 24-month Certificates provide a Dividend rate of 5.03% - Compounded Annual Percentage Yield of 5.15%. The Certificate Dividend compounds monthly and is credited at the end of each month and at maturity to your Certificate. Minimum Certificate deposit is \$1,000.

Early withdrawal penalties apply. The Certificate dividend rate may change daily. Contact Alliant for more information about fees, terms, and conditions that may apply. Certificate rates current as of December 21, 2006.

12 tips on using an ATM

Here are some do's and don'ts to be safe and keep your money secure when using an ATM.

1. Whenever possible, use ATMs you've felt comfortable using before. Otherwise, choose ATMs that you sense are in safe locations.
2. Scan the area around the ATM before you approach it. Avoid going there if suspicious-looking people are nearby or the area looks too isolated.
3. If you suspect the ATM has been tampered with (unusual instructions on display screen, signs posted over the card reader, etc.) do not use it.
4. If a stranger offers to help you at an ATM, even if you're having difficulty with a transaction, be cautious.
5. Stand close to the ATM, make sure others in line keep an acceptable distance and shield the keypad with your hand when you key in your PIN.

6. Do not enter your PIN until the ATM instructions tell you to do so.
7. If you sense the ATM is not working normally, hit the cancel key, withdraw your card and go to another machine.
8. Keep your printed transaction receipt to compare with your account balance and monthly statement.
9. Never force your card into the card slot. If your card becomes jammed, retained or lost, report this immediately to your financial institution.
10. Don't be in a rush. Carefully secure your card and cash before you leave the ATM.
11. Memorize your PIN. Never disclose it to anyone. Change it periodically.
12. Do not use easy to guess numbers for your PIN such as birth date.

Sources: Global ATM Alliance



ATMs are an easy, convenient way to get cash. Alliant belongs to a network of 30,000 surcharge-free ATMs. To find those nearest you, visit the *ATM Locator* on our web site home page. If you don't have a VISA[®] ATM/Check Card for your checking account, you can order one by calling our TeleCenter or at your local Service Center.

Note: An Alliant checking account is required to obtain a VISA[®] ATM/Check Card. If you don't have an Alliant checking account, open one today. We also offer a Convenience Card. Ask a Member Services Representative for details.



Alliant's TeleCenter is going 24/7

Effective May 2, 2007, you'll be able to call our TeleCenter 24/7 every day and on most holidays (except Thanksgiving Day and Christmas Day) to get personal assistance with your financial transactions and account maintenance, and to get your questions answered.



Have more control of your account with SkyBranch Account Alert

Now you can get notified by e-mail when important activity takes place in your Alliant checking, savings and loan accounts – thanks to our new Account Alert functionality on SkyBranch®. Account Alerts can also be sent to any device such as a pager or phone number which has a valid e-mail address.

There are four kinds of alerts you can set up to manage and protect your account:

1. When your account balance reaches above or below an amount you specify
2. When one of your checks clears (specify up to five checks at a time)
3. When your account is credited with an electronic deposit
4. When you want to be reminded of something (you write a custom message to be delivered to yourself at a time you specify)

Select which alerts you want to receive by logging on to SkyBranch and clicking on “account alerts” on the left hand side of the home page and following the prompts.



Alliant's VISA® credit card enhancements on the way

Stay tuned for details.

The brave new world of loans – 24/7

Do you remember the days before ATMs? Before 1974, when you had no choice but to do your banking between 9am and 3pm on weekdays? When making out a check to “cash” was one of the most convenient ways to get pocket money?

In today's emerging 24/7 financial world, the local brick and mortar bank may becoming a relic even as a place to obtain loans, Internet enthusiasts suggest.

Keeping pace with the benefits of the new technology, Alliant enables you to apply for a mortgage, consumer or home equity loan – and have it approved promptly – whenever it's convenient for you, 24/7, by calling our loan officers at 800-328-1935, or by using our fast, easy online applications.

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

Memorial Day

–Monday, May 28

Independence Day

–Wednesday, July 4

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
TDD/TTY 773-462-2300

VISA® ATM/Check Card

Lost/Stolen: 800-328-1935
After Hours: 866-861-5411

VISA® Credit Cards

Account info: 800-328-1935, x2302
Mon–Fri, 7am–5pm CT
After Hours: 866-444-8529
Lost/Stolen: 866-839-3485

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

Alliant Headquarters

11545 W. Touhy Avenue
Chicago, IL 60666

NEW! Deposits/Payments

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

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



11545 W. Touhy Avenue Chicago, IL 60666
www.alliantcreditunion.org



Remember Mother's Day
May 13
use promo code "ALLIANT" at check out to get 15% off

1-800-flowers.com