



ALLIANTSM
credit union

connections

March 2005

the newsletter for AlliantSM Credit Union members

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to help you plan for financial security, through all stages of your life

Announcing Access To Expert Financial Advisors

AlliantSM Credit Union has joined forces with Lincoln Financial Advisors (LFA) to provide Alliant members with comprehensive financial planning services. Now, as an exclusive benefit of Alliant membership, you have access to a nationwide network of top-rated financial planners who can help you reach your goals, wherever you live.

Lincoln Financial Advisors, a member of the Lincoln Financial Group, has grown to be a leader in financial services, one client at a

time. Headquartered in Philadelphia, Lincoln Financial Group is entering its 100th year in financial services with a reputation built on integrity and trust. Over the years, LFA has provided numerous clients with personal, unparalleled service in investment planning, retirement planning, estate planning, product solutions and more.

Please join us in welcoming Lincoln Financial Advisors to the select list of Alliant partnerships. We're confident that their expertise and wide array of high-quality financial services will bring additional value to your Alliant Credit Union membership!

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For Investments • Mutual Funds • Estate Planning • Retirement Planning • Insurance & Annuities

DIVIDEND RATE INCREASE!

first quarter dividends

DECLARED MARCH 17, 2005

First Quarter 2005 Savings and IRA Dividend provides an Annual Dividend Rate of 3.00% — Compounded Annual Percentage Yield of 3.03% APY to members who have maintained an average daily balance of \$100 or more.

The Monthly Checking Dividend provides an Annual Dividend Rate of 0.25% APR — Compounded Annual Percentage Yield of 0.25% APY who have maintained an average daily balance of \$1,000 or more.

Dividends payable to Shareholders on record as of March 31, 2005.

plan on attending

6th Annual Alliant Spring Car Sale

Once a year, we put Alliant members in the driver's seat by providing a one-of-a-kind opportunity to check-out 100s and 100s of vehicles from nearly a dozen Chicagoland new car dealers—as well as select used cars from Enterprise Car Sales—all conveniently in one lot... ours! Best of all, all these great cars are eligible for on-the-spot financing with Alliant's everyday great loan rates.

SATURDAY, MAY 21st

9am – 4pm (rain or shine)

Alliant Credit Union Headquarters

11545 W. Touhy Avenue, Chicago, IL
(Corner of Touhy Ave. & Wolf Rd.)

The Most Popular Makes and Models!



Who Can You Trust?



David W. Mooney
President/CEO

With news reports of improprieties by financial companies and bank involvement in accounting scandals, it's no wonder that consumers are becoming more mistrustful of financial institutions. According to a July 2003 Forrester Report, more than half of U.S. consumers don't believe their primary financial provider looks after the customer's best interest.

This has significant implications for providers of financial services, including Alliant. According to Forrester, customer advocacy and trust are the strongest predictors of satisfaction and loyalty. Think about your own buying preferences: are you inclined to patronize businesses you don't trust? Trust is a precious commodity – one that is hard earned and easily lost. Companies earn trust over time by consistently demonstrating fair value, sincere care and concern, integrity and forthrightness.

Not surprisingly, credit unions rank highest among all types of financial institutions in doing what's right for the consumer, according to Forrester's survey. As member-owned not-for-profits, credit unions place their members' interests first. To keep our advantage over our "competitors," we continue to strive to earn our members' trust. How?

- **Through consistent superior value.** Alliant members know they can count on us to pay the highest dividend rates on savings as well as rely on us for everyday great rates for loans. And, unlike many other financial institutions, we don't exploit members' inattention by increasing or layering on fees.
- **By offering products and services, at attractive prices, which truly benefit members** – products like Guaranteed Asset Protection (GAP), MEMBER'S CHOICE® Protection, investment and insurance services, financial planning (see announcement on front page) and more.
- **And perhaps most importantly, by being attentive, helpful, knowledgeable and reliable in our dealings with members.**

Alliant continues to build upon our long tradition of putting our members first: we once again rank in the top 1% of all credit unions nationally in "giveback" to members through saving returns, lower loan rates, and average savings dividend rate, as well as in operational efficiency. More importantly, we have earned an overall membership satisfaction rating of 95.9%. But, our goal is to continue to push that rate to 100% membership satisfaction... because we never take your trust for granted, and strive to keep earning it every day.

David W. Mooney
President/CEO

Alliant Board of Directors

John Samolis
Chairman

David W. Mooney
President/Treasurer

Bill Byrne
Lynn Hughitt
Amos Kazzaz
Marc Krohn

Richard Poulton
Scott Praven
Lyle U'ren

...Thanks to outgoing chairman Tom Fraser for a decade of service!



Great vehicles—priced \$1,000's below Kelley Blue Book Retail—now through April 30...*haggle-free!*

'03 Chevy Cavalier Sedan
36,000-45,000 miles **\$7,889**

'04 Nissan Sentra S
26,000-35,000 miles **\$11,159**

'04 Dodge Stratus SE
26,000-35,000 miles **\$10,379**

'04 Chevy Trailblazer LS 4x4
26,000-35,000 miles **\$19,219**

For more information, visit
www.alliantcreditunion.org &
click on the Enterprise button.

Prices valid 3/01/05 – 4/30/05 and do not include tax, title, tags, document processing fees, governmental fees, any emissions testing charges, and any finance charges (if applicable). Quantities are limited. Pictures are representative of vehicles available. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Enterprise vehicles are priced below Kelley Blue Book® suggested retail values in Missouri market as of January 2005. Blue Book values should be considered estimates only and vary by region, mileage, condition and vehicle options. Price comparison based on Enterprise's used car inventory in those states in which Enterprise conducts business as of 1/1/05 but exclude inventory in Texas and Wisconsin. Kelley Blue Book assumes no responsibility for errors or omissions. Kelley Blue Book is a federally registered trademark of Kelley Blue Book Company, Inc. Kelley Blue Book is not affiliated in any way with Enterprise Rent-a-Car Company. Contact an Enterprise representative or call 1-800-CAR SALES for details.

do you treat your savings account like a checking account?

Federal Regulations Limit Savings Withdrawals

With such an attractive dividend rate, it's tempting to keep the bulk of your funds in your Alliant savings account and withdraw and/or transfer funds only as you require. However, the number of withdrawals and transfers per month from your savings account is limited due to federal regulations.

You are permitted up to 6 TOTAL of any combination of the savings withdrawal transactions listed below within a calendar month. No more than 3 of the 6 transactions may be made by a check or debit card payable to third parties.

- **Transfers between your own accounts (not including payments made to your Alliant loans)**
 - through SkyBranch® online banking system
 - via Self Service Telephone (SST)
 - through a call to Alliant's TeleCenter
 - Pre-Authorized or Automatic Withdrawals
- **Transfers to another member's account**
 - through SkyBranch online banking system
 - via Self Service Telephone (SST)
 - through a call to Alliant's TeleCenter
- **Automatic transfers to another member's account**
- **Pre-Authorized or Automatic Withdrawals (ACH)**
- **Withdrawal check to a third party through a call to Alliant's TeleCenter**
- **Overdraft protection from a savings account**

You can continue to perform an unlimited number of transactions not listed, including withdrawals or transfers at Alliant Service Centers or at an ATM. You are not limited in any way to the number of funds transferred *into* your savings account.

If you have further questions, please feel free to contact Alliant's TeleCenter at 800-328-1935 (M-F, 7am-7pm CT) or stop by any Service Center location.





proud to support higher education

Scholarships Available Exclusively To Alliant Members

JUNE 30TH DEADLINE FOR APPLICATIONS

This summer, Alliant will once again award five scholarships in the amount of \$2,000 through our Annual Members Scholarship Program. To qualify, students must be an Alliant member in good standing and be applying to or enrolled in an accredited undergraduate program at a four-year college, university or vocational/technical institution with a minimum of 12 credit hours during the 2005 Fall semester.¹

Applicants should submit the following:

1. Completed Members Scholarship Application (available at www.alliantcreditunion.org or contact Alliant)
2. Statement of personal goals (100 word maximum)
3. Essay on "What does belonging to AlliantSM Credit Union mean to me?" (250 word maximum)
4. Complete list and description of community involvement and/or extracurricular activities
5. Official high school or college transcripts (whichever is applicable)

Application and required paperwork must be postmarked by Thursday, June 30, 2005.

¹ Alliant Credit Union employees, board of directors, scholarship committee members and their family members of the same household are not eligible. Not applicable to graduate programs.

How to view electronic copies of your processed checks on SkyBranch®
After you log into SkyBranch and you are looking at your Account Summary,

- Either click on the "Recent Activity" button located on SkyBranch's navigation bar, and click "Recent Check Clearings" and enter a date range for the check you're looking for
- Or click on your checking account number

Either way will pull up a list of checks on your computer screen... just simply click on the check number you wish to view.



THERE'S STILL TIME TO MAKE AN IRA CONTRIBUTION FOR TAX YEAR 2004

Good news – you have until Friday, April 15, 2005 to make an IRA contribution to your Traditional, Roth or Coverdell Education Savings Account (ESA) for tax year 2004. **Here are some things to remember:**

- A signed IRA Authorization Form, available on our web site, must accompany the 2004 contribution request by the member. If the contribution is for a spouse, the spouse must also sign the request and indicate that it's for 2004.
- It is necessary to have earned income in order to make a contribution to a Traditional or Roth IRA (Traditional IRA contributions may not be made by those over the age of 70½, even if income has been earned).
- **Prior year contributions (Tax Year 2004) can not be made on SkyBranch® or SST.**
- Consult your tax advisor for tax advice.

Planning For Your Financial Life Stages



YOUR FINANCIAL NEEDS CHANGE OVER TIME, but income levels, spending patterns, family situations and areas of financial concern, while not exactly predictable, tend to follow a pattern. Most individuals pass through three primary financial life stages as they age, each with unique financial needs.

LIFE STAGE	EVENTS	ISSUES
Stage One: BUILDING A FINANCIAL FOUNDATION	Enter work force Marriage Develop financial habits Purchase car Purchase home	<ul style="list-style-type: none"> • Learn how to spend money • Identify ways to save and set savings goals • Develop a wise borrowing strategy • Make sure you have adequate insurance • Take advantage of employee benefit plans at work
Stage Two: PRIME EARNING YEARS	Family grows Career advancement Inheritance More home purchases Accumulation of wealth Funding educations	<ul style="list-style-type: none"> • Save for children's college expenses • Take full advantage of employer-offered retirement plans • Invest wisely • Be sure insurance protection has kept pace with your needs, especially life insurance • Prepare an estate plan
Stage Three: NEAR OR DURING RETIREMENT	Major promotion Retirement Grandchildren Death of spouse Greater tax sensitivity Preserving wealth	<ul style="list-style-type: none"> • Be sure medical insurance is adequate • Be sure estate plan is up to date • Continue to manage your investments carefully • Enjoy!

LINCOLN FINANCIAL ADVISORS can better prepare you to preserve, grow and transfer the assets you've worked a lifetime to achieve, working with you to build and implement a customized plan to help you turn your financial goals into reality. Call the representative nearest you and mention you are an Alliant member.

Arizona

Scott Teich
602-744-5830

Colorado

Benny Simpson
303-793-9322

CT, DC, DE, MD, NJ, NY, PA, VA, WV

Jon Wienecke
800-890-9094

Hawaii

Noah King
808-532-4500

Illinois & Indiana

Mike Magnuson
773-867-3657

Michigan

Dennis M. Fitzgerald
248-948-5153

Northern California

Michael Nakano
925-659-0281

Ohio

Steven Gerhardt
513-745-7006

Oregon

Laura McKinney
503-265-5533

Southern California

William Wood
949-474-6835

TX, MO, OK, LA, AR

Kris Maksimovich
800-999-2559, x3818

Washington state

Clara Hollin
425-646-8800

Wisconsin

Rusty Peterson
262-547-2003

All other states

800-999-2559 x3936

 **Lincoln**
Financial Advisors®



for Alliant's upcoming 70th anniversary

Share Your Savings Success Story

This October, AlliantSM Credit Union will mark 70 years of providing our members with exceptional financial value and service. We'd like to take this upcoming milestone to have you share YOUR personal stories or anecdotes of how Alliant saved you money with a great loan rate or our unbeatable savings dividends. Then, let us share it with the rest of our members in upcoming newsletters and on our web site. By sharing your story, your name will be entered in a random drawing for a \$100 Best Buy gift card. Simply send us your name and member number along with your story (you can request that your name not be printed) and:

- E-mail to myalliantstory@alliantcreditunion.com
- Submit online at www.alliantcreditunion.org
- Or mail to Alliant Credit Union, Attn: Marketing
P. O. Box 66945, Chicago, IL 60666-0945

Drawing is open to Alliant Credit Union members. Alliant members in good standing are eligible for one single, free entry. Odds of winning are dependent upon the total number of entries received. Winner selected by random drawing conducted at Alliant Credit Union Headquarters at the end of business day on July 29, 2005 and notified by phone.



office closings

Alliant will be closed in observance of the following holidays:

Memorial Day –

Monday, May 30

Independence Day –

Monday, July 4

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

Alliant members receive **15% OFF** all flowers and gifts at

1-800-flowers.comSM

Use the code ALLIANT when ordering online at www.alliantcreditunion.org or by phone at 800-356-9377.

dial direct: Alliant is there when you need us

Self Service Telephone (SST)

773-462-2100, 800-482-5328
24-hour account access

Alliant TeleCenter

800-328-1935
Mon–Fri, 7am–7pm Central
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 Central
After Hours: 800-299-9842
Lost/Stolen: 800-325-3678

Mortgage Hotline

800-365-7003
Mon–Th, 7:30am–7pm Central
Fri, 7:30am–5pm Central

Auto/Home Insurance

888-380-9287
Mon–Fri, 7am–10pm Central
Sat, 7am–5:30pm Central

Lincoln Financial Advisors

Visit www.alliantcreditunion.org for the representative nearest you

BALANCE Financial Fitness

888-456-2227
Mon–Th, 5am–8pm Pacific
Fri, 5am–5pm Pacific
Sat, 8am–5pm Pacific

Alliant Headquarters

11545 W. Touhy Avenue
Chicago, Illinois 60666

Deposits/Payments

P.O. Box 2387
Des Plaines, IL 60017-2387

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

financial update

FEBRUARY	2005	2004
Net Assets	\$4,343,976,711	\$4,250,615,766
Total Loans	\$1,988,321,413	\$1,723,800,591
Total Deposits	\$3,753,466,003	\$3,684,094,754
Total Reserves	\$560,434,201	\$527,962,275
Total Primary Members	179,868	169,471

ALLIANTSM
credit union

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



NEW117-03/05

mortgage loan rates

AS OF MARCH 18, 2005

Type	Interest Rate	APR*	Points
First Mortgages			
1/1 ARM	4.125%	5.990%	0
3/1 ARM	4.625%	5.918%	0
5/1 ARM	4.875%	5.870%	0
7/1 ARM	5.250%	5.883%	0
10/1 ARM	5.625%	5.934%	0
15-YR. FIXED	5.375%	5.480%	0
30-YR. FIXED	5.875%	5.941%	0
Second/Vacation Homes			
1/1 ARM	4.375%	6.242%	0
3/1 ARM	4.875%	6.170%	0
5/1 ARM	5.125%	6.122%	0
7/1 ARM	5.500%	6.135%	0
10/1 ARM	5.875%	6.186%	0

Home Equity Line of Credit As low as 5.00% APR

dividend rates

FIRST QUARTER

	Current Annual Dividend Rate	Effective Annual Percentage Yield (APY)
Share Savings	3.00%	3.03%
IRA	3.00%	3.03%
Traditional, Roth and Coverdell Education Savings Account		
Checking	0.25%	0.25%

Current checking dividend is subject to change monthly.

For current consumer loan rates contact Alliant. Rates, terms and conditions subject to change. Loan approval, APR and downpayment required based on creditworthiness, collateral, payment method and ability to repay. APR=Annual Percentage Rate.

First Mortgages available in all 50 states. Rate 0.25% higher for Jumbo Loans (\$359,650 and more). ARM=Adjustable Rate Mortgage. *The 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.

DIVIDEND RATE INCREASE!