

## As banks raise and hide fees, Alliant keeps service fees as few, low and transparent as possible



David W. Mooney  
President/CEO

Every year banking consultants approach us with an idea for increasing our credit union's income: raise our fees to market levels, and add the fees that banks charge. The result: much bigger profits. We try to explain politely that such actions are contrary to our mission of providing superior financial value to our members, and that, as a cooperative, we would simply be taking money away from members only to return it back to them in the form of higher dividends and lower loan rates. These bank consultants never seem to get the point – how credit unions provide superior value to members.

Depository institutions used to make most of their income from the difference between the interest they earned on loans and investments, and what they paid on deposits. Historically, that spread sufficiently covered operating expenses and the cost of soured loans, and yielded a reasonable profit. But over the last decade, as profit pressures and expenses have mounted, banks (and some credit unions) have increasingly looked to higher fees as a way to improve their bottom lines.

Notwithstanding the widespread promotion of “free” checking offers, fees charged by banks have been increasing at an alarming rate. In 1990, fees represented 26% of bank revenues. By 2006, that proportion had grown to 42%. Between 1990 and 2005, the average bank overdraft charge increased by 107% – nearly twice the rise in the Consumer Price Index over the same period!

I have no problem with adding or increasing fees if there is an associated increase in value to the consumer, or to offset the reasonable costs of providing a valued service. But in most cases, banks are simply taking advantage of consumer inertia when they raise service charges – exploiting customers' lack of attention and the fact that changing banks is a hassle. While this practice may produce short-term profit gains, it has eroded the value banks provide and has undermined consumers' trust in them.

At Alliant, our objective is to keep service fees as few, as low and as transparent as possible. Non-interest income (fees) contributes less than 17% to our total revenue. The fees that we do charge are among the lowest in the marketplace, and we haven't had a general fee increase in three years. At the same time, Alliant's “member giveback” – a common measure of return to members – consistently ranks in the top 1% of credit unions nationally.

We are determined to keep finding ways to save members money. For example, we provide members access to over 30,000 surcharge-free ATMs<sup>1</sup>. Our totally free online Bill Pay<sup>2</sup> service eliminates postage costs. And, to avoid expensive wire transfer charges, we offer no-cost online fund transfers between Alliant and other financial institutions.

Minimizing banking fees is not just a way to compete for business. It's another way that Alliant serves you and all our members' interests.

1 Alliant charges a nominal fee after eight transactions have been performed in a month at non-Alliant ATMs, including CO-OP Network and Alliance One ATMs. 2 An Alliant checking account is required for use with Alliant Bill Pay. There are no fees to maintain a Bill Pay account. However, if incurred, applicable fees such as a stop payment fee will apply. Please refer to the Alliant Fee Schedule for a complete list of these types of fees.

### Alliant Board of Directors

Lyle U'ren <i>Chairman</i>	Patricia Mash <i>Vice Chairperson</i>	Laurene Bentel Lynn Hughitt	Richard Poulton Scott Praven
David W. Mooney <i>Treasurer</i>	Bill Byrne <i>Secretary</i>	Amos Kazzaz Marc Krohn	Jenny Wong

## WIN a copy of Quicken! Check your account on SkyBranch today for a chance to win!



Make doing your taxes less taxing with a great online tool – Quicken Premier 2008 – that we're giving away to 10 SkyBranch® users in January.

Quicken software makes online banking even easier, by bringing your Alliant and all other online accounts together in one place. Plus, Quicken is great at helping you to organize your tax information and maximize your deductions.

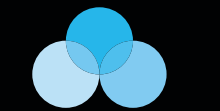
Each day you log in to SkyBranch this January, you'll be entered in a drawing to win a free copy of Quicken Premier 2008. **Not yet a SkyBranch user? Then, visit our web site today to enroll.** It's easy and you can start using SkyBranch right away.

Promotion open to Alliant Credit Union (Alliant) members 18 years of age or older. Alliant employees, Board of Directors and their family members of the same household are not eligible to participate. Alliant members who log in to SkyBranch® from January 1, 2008, to January 31, 2008, will receive one free entry to the SkyBranch Quicken Giveaway. Your odds of winning are dependent upon the total number of entrants who log in to SkyBranch during this period. One prize each will be awarded to 10 individual members: a copy of Quicken Premier 2008. Intuit Inc., manufacturer of Quicken, is not a sponsor of this drawing. Winners will be selected by random drawing to be conducted at Alliant Headquarters on Friday, February 8, 2008 at 12:00 pm CT. Winners need not be present at the time of the drawing to win. To learn who won, send a self-addressed stamped envelope to Alliant's Marketing Department, P.O. Box 66945, Chicago, IL 60666-0945. Winners will be notified by phone immediately after the drawing and may be announced in Alliant Service Center locations, web site, promotional materials and newsletters. If a winner cannot be contacted or has not claimed the prize by Friday, February 29, 2008, an alternate winner will be selected by a subsequent random drawing. Winners will be required to sign an affidavit of eligibility and release, which will be provided by Alliant. Acceptance of the prize constitutes authorization to use the winner's photo, other likeness and name in Alliant Service Center locations, web site, promotional materials and newsletters without compensation. Alliant reserves the right to revoke and/or substitute the prize. Prize is non-transferable. Winner is responsible for any tax liability. This drawing is subject to all federal, state and local laws, and regulations and void where prohibited. All terms and conditions of Alliant products apply. Contact Alliant for more information.

<p><b>Office Closings</b> Alliant will be closed in observance of the following holidays:</p> <p><b>Martin Luther King, Jr. Day</b> – Monday, January 21</p> <p><b>Presidents Day</b> – Monday, February 18</p> <p>For your convenience, SkyBranch®, SST and ATMs will be available.</p> <p>Use promo code “ALLIANT” at checkout to get <b>15% OFF</b> <b>1-800-flowers.com</b></p>	<p><b>Self Service Telephone (SST)</b> 773-462-2100, 800-482-5328 24-hour account access</p> <p><b>Alliant TeleCenter</b> 800-328-1935 TDD/TV 773-462-2300 24/7 personal account access</p> <p><b>VISA® ATM/Check Card</b> Lost/Stolen: 800-328-1935 After Hours: 866-861-5411</p> <p><b>VISA® Gift Card</b> Purchase: 800-328-1935 Support Center: 866-466-2362</p>	<p><b>VISA® Credit Cards</b> To speak to a Alliant rep: 800-328-1935, x2302 Mon–Fri, 7am–5pm CT After Hours: 866-444-8529 Lost/Stolen: 866-839-3485</p> <p><b>Mortgage Hotline</b> 800-365-7003 Mon–Th, 7:30am–7pm CT Fri, 7:30am–5pm CT</p> <p><b>Auto/Home Insurance</b> 888-380-9287 Mon–Fri, 6am–10pm CT Sat, 6am–8pm CT</p>	<p><b>BALANCE Financial Fitness</b> 888-456-2227 Mon–Th, 5am–8pm PT Fri, 5am–5pm PT Sat, 8am–5pm PT</p> <p><b>Alliant Headquarters</b> 11545 W. Touhy Avenue Chicago, IL 60666</p> <p><b>NEW! Deposits/Payments</b> P.O. Box 60050 City of Industry, CA 91716-0050</p> <p><b>All Other Correspondence</b> P.O. Box 66945 Chicago, IL 60666-0945</p>
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For more information visit: [www.alliantcreditunion.org](http://www.alliantcreditunion.org).

<p><b>financial update</b></p> <table border="0"> <tr> <td><b>NOV</b></td> <td><b>2007</b></td> <td><b>2006</b></td> </tr> <tr> <td>Net Assets</td> <td>\$4,391,508,460</td> <td>\$4,319,924,894</td> </tr> <tr> <td>Total Loans</td> <td>\$2,532,541,344</td> <td>\$2,323,479,172</td> </tr> <tr> <td>Total Deposits</td> <td>\$3,755,593,493</td> <td>\$3,701,611,917</td> </tr> <tr> <td>Total Reserves</td> <td>\$622,839,421</td> <td>\$601,273,635</td> </tr> <tr> <td>Total Primary Members</td> <td>211,263</td> <td>206,226</td> </tr> </table> <p><b>ALLIANT</b> credit union 11545 W. Touhy Avenue Chicago, IL 60666 <a href="http://www.alliantcreditunion.org">www.alliantcreditunion.org</a></p> <p><small>Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.</small></p> <p><b>NCUA</b> National Credit Union Administration, a U.S. Government Agency</p> <p>Equal Housing Lender</p> <p>NEW172-12/07</p>	<b>NOV</b>	<b>2007</b>	<b>2006</b>	Net Assets	\$4,391,508,460	\$4,319,924,894	Total Loans	\$2,532,541,344	\$2,323,479,172	Total Deposits	\$3,755,593,493	\$3,701,611,917	Total Reserves	\$622,839,421	\$601,273,635	Total Primary Members	211,263	206,226	<p><b>mortgage loan rates</b></p> <p><b>AS OF DECEMBER 19, 2007</b></p> <table border="0"> <tr> <th>Type</th> <th>Interest Rate</th> <th>APR*</th> <th>Points</th> </tr> <tr> <td colspan="4"><b>First Mortgages</b></td> </tr> <tr> <td>1/1 ARM</td> <td>5.000%</td> <td>5.960%</td> <td>0</td> </tr> <tr> <td>3/1 ARM</td> <td>5.125%</td> <td>5.832%</td> <td>0</td> </tr> <tr> <td>5/1 ARM</td> <td>5.625%</td> <td>6.582%</td> <td>0</td> </tr> <tr> <td>7/1 ARM</td> <td>5.875%</td> <td>5.986%</td> <td>0</td> </tr> <tr> <td>10/1 ARM</td> <td>6.000%</td> <td>6.050%</td> <td>0</td> </tr> <tr> <td>15-YR. FIXED</td> <td>5.375%</td> <td>5.475%</td> <td>0</td> </tr> <tr> <td>30-YR. FIXED</td> <td>6.000%</td> <td>6.050%</td> <td>0</td> </tr> <tr> <td>30-YR. FIXED IO</td> <td>6.125%</td> <td>6.170%</td> <td>0</td> </tr> <tr> <td colspan="4"><b>Second/Vacation Homes</b></td> </tr> <tr> <td>1/1 ARM</td> <td>5.250%</td> <td>6.209%</td> <td>0</td> </tr> <tr> <td>3/1 ARM</td> <td>5.375%</td> <td>6.080%</td> <td>0</td> </tr> <tr> <td>5/1 ARM</td> <td>5.875%</td> <td>6.153%</td> <td>0</td> </tr> <tr> <td>7/1 ARM</td> <td>6.125%</td> <td>6.300%</td> <td>0</td> </tr> <tr> <td>10/1 ARM</td> <td>6.250%</td> <td>6.426%</td> <td>0</td> </tr> </table>	Type	Interest Rate	APR*	Points	<b>First Mortgages</b>				1/1 ARM	5.000%	5.960%	0	3/1 ARM	5.125%	5.832%	0	5/1 ARM	5.625%	6.582%	0	7/1 ARM	5.875%	5.986%	0	10/1 ARM	6.000%	6.050%	0	15-YR. FIXED	5.375%	5.475%	0	30-YR. FIXED	6.000%	6.050%	0	30-YR. FIXED IO	6.125%	6.170%	0	<b>Second/Vacation Homes</b>				1/1 ARM	5.250%	6.209%	0	3/1 ARM	5.375%	6.080%	0	5/1 ARM	5.875%	6.153%	0	7/1 ARM	6.125%	6.300%	0	10/1 ARM	6.250%	6.426%	0	<p><b>dividend rates</b></p> <p><b>JANUARY 2008</b></p> <table border="0"> <tr> <th></th> <th>Effective Annual Percentage Yield (APY)</th> </tr> <tr> <td><b>Share Savings</b></td> <td>4.85%</td> </tr> <tr> <td><b>IRA</b></td> <td>4.85%</td> </tr> <tr> <td colspan="2">Traditional, Roth and Coverdell Education Savings Account</td> </tr> <tr> <td><b>Checking</b></td> <td>0.25%</td> </tr> </table> <p><small>Dividends are subject to change monthly.</small></p> <p><small>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 \$417,001 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 to the left assume an origination fee of \$950 plus \$180 in additional prepaid finance charges plus 15 days of prepaid interest.</small></p> <p><small>This newsletter is for members' personal use only. Reproducing and/or selling the contents of this newsletter without prior written permission from Alliant Credit Union is prohibited. Copyright Alliant. Articles are prepared as an educational service Alliant members. They should not be relied on as a substitute for individual financial or legal research. Articles in this newsletter are not intended to be used (and may not be relied on) for penalty avoidance. Example repayment term: 15yr. Fixed at 5.375% monthly payment per \$1000 - \$8.10 Example repayment term: 30yr. Fixed at 6.000% monthly payment per \$1000 - \$6.00</small></p>		Effective Annual Percentage Yield (APY)	<b>Share Savings</b>	4.85%	<b>IRA</b>	4.85%	Traditional, Roth and Coverdell Education Savings Account		<b>Checking</b>	0.25%
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ALLIANT  
credit union

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

# connections

the newsletter for Alliant™ Credit Union members

December 2007

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## How to keep your New Year's Resolutions – really



Are you one of the estimated 100 million Americans who made one or more New Year's resolutions this year? If so, here are some pointers to pave your way to success:

**Get real.** Refine your goal to make it realistic. What specific, measurable goals are attainable and right for you? What are you really willing to commit to?

**Look out for No. 1.** Rather than loading yourself up with a multitude of resolutions, conserve your energy. Focus – and work – on the one that's most essential to you.

**Sell yourself on the benefits.** To stay motivated, make a “pro” and “con” list on the value of sticking with your resolution. Remind yourself that you are willing to pay the price (whether it's effort, sacrifice or time) for success.

**Plan to handle temptation.** How will you avoid urges to give up your resolution? Create coping strategies in advance on how to deal with problems and trigger situations. (Some ways: call a friend, meditate, exercise.)

**Monitor your progress.** Keep track – and reward yourself appropriately – for each accomplishment you make on the way to reaching your goal.

**Stick to it.** It takes about 21 days for a new activity to become a habit, and six months for it to become ingrained in your personality, experts say.

**Cheer yourself on.** If you have an occasional slip up, don't beat yourself up. Build yourself up. Give yourself credit for your progress. If you do break your resolution, then recommit to it. After all, you can make a New Year's Resolution any day of the year.

Sources: Newyearfestival.com, ehow.com and about.com

### Keep your resolutions – with help from Alliant

Here are seven ways you can use Alliant as a financial resource to help you achieve New Year's resolutions.

- Save more and add to your retirement with an Alliant savings account, Certificate or IRA
- Get a free credit review and money management counseling from our partner, BALANCE: Call 888-456-2227
- Renovate your home with funds from an Alliant Home Equity Line of Credit
- Go to school with an Alliant Student Loan
- Go on a wonderful vacation, using the CURewards™ points from your Alliant Platinum Rewards VISA® credit card for some travel expenses
- Get in shape. Refinance your debt with an Alliant loan and apply the savings to health club dues
- Buy a home with an Alliant mortgage (some up to 100% financing)

### certificate dividend

In January, Alliant will introduce our new Certificates which feature flexible terms from 12 to 24 months and include jumbo rates. Watch for details on our web site.



## Keeping your financial well-being during the mortgage crisis

To help forestall the dire consequences of the mounting mortgage crisis, the Bush administration, on December 6, 2007, brokered a deal to help financially strapped homeowners who face foreclosure due to subprime adjustable rate mortgages (ARMs) scheduled for sharp rate hikes.

The President's Federal Mortgage Bailout Plan freezes interest rates for five years for homeowners who took out subprime adjustable rate mortgages (ARMs) between January 1, 2005, and July 31, 2007, whose rates will spike up dramatically before July 31, 2010.

Please note: the President's plan does not apply to Alliant's ARMs or our other mortgages because we do not and have not offered subprime loans. Our ARMs, for instance, do not feature low initial payments that jump dramatically after one or two years – nor do they carry pre-payment penalties. Rather, our philosophy is to help members to buy – and keep – homes they can afford with loans they can afford. And we do this by providing loans with below-market rates and member-friendly terms.

However, if you are experiencing concerns about keeping up with your mortgage or other loan payments, please take advantage of BALANCE financial counseling service. BALANCE counselors provide expert, unbiased financial advice and the cost to you, as an Alliant member, is *free*.

### BALANCE

FINANCIAL FITNESS PROGRAM

Call a BALANCE counselor: 888-456-2227  
 Mon-Thur, 7am-10 pm CT  
 Fri, 7am-7pm CT  
 Sat, 10am-7pm CT

Also, if you have an ARM from another lender that is due to adjust, please give Alliant's Mortgage Hotline a call to discuss refinance options.

Call the Alliant Mortgage Hotline: 800-365-7003  
 Mon-Thur, 7:30am-7pm CT  
 Fri, 7:30am-5pm CT

With Alliant's conservative operating practices, we remain well positioned to serve our members in the financial conditions that will prevail. As your credit union, Alliant is committed to helping *you* to achieve and maintain financial well-being.

### Alliant declares savings dividends monthly

In keeping with Alliant's commitment to offer our members among the very highest savings dividends in the industry, in October 2006, we began to declare savings and IRA dividend rates monthly on a prospective basis. This change has enabled Alliant to be even more competitive in maximizing your returns. Plus, you can see what you'll earn at the beginning of each month rather than having to wait until the end of a quarter.

Look for monthly dividend announcements on our web site, in your statements, newsletters, and on Service Center rate boards.

### Alliant Account Agreement and Disclosures Updated

Note: In November, Alliant updated the Account Agreement and Disclosures that govern your accounts. Please familiarize yourself with this information, which is available on our web site, [www.alliantcreditunion.org](http://www.alliantcreditunion.org) under "APPLICATIONS & FORMS"; for you to read, print and save.

### Rate hike for express mailed items from Alliant

Effective February 15, 2008, if you want Alliant to send you items (such as a credit card, debit card, PIN number or check) by express mail, you will be charged a minimum of \$18 per item. This is due to the increasing costs to Alliant for expedited delivery.



## Congratulations...2007 National Education Program winners!

Nearly 200 students submitted entries in the Alliant 2007 National Education Program. The young scholars harnessed their imaginations – as well as a variety of media – to respond to the questions “What Do I Want to be When I Grow Up?” and “How Can a Computer Enrich My Education?”

These young Alliant members in three age groups – 5-9, 10-13 and 14-17 – competed for \$5,250 in gift cards redeemable for computers and related items.

### MEET THIS YEAR'S WINNERS!

#### \$1,000 Gift Card “Golden Apple Award” winners

##### • Age Category: 5-9 years old

**Daniel Lupro**, a 9-year-old from Aloha, OR, loves science and working around children, so he plans to become a pediatric dentist. He currently uses a computer to check his spelling, view LEGO products online rather than having to drive to the toy store – and to prepare for dental school by doing Internet research on the human body. By high school, he expects to have a bank account, which he will manage online. And in college, he says, he will primarily use e-mail “to talk to my mom and dad” instead of the phone.

##### • Age Category: 10-13 years old

**Christina Hollar**, age 13, of San Mateo, CA, used a scrapbook and CD to document her musical journey as a trumpet player extraordinaire, beginning in 5th grade when she learned to play “Hot Cross Buns.” First-chair and soloist in her school band, to say Christina has a passion – and a commitment – to trumpet playing is an understatement. She seizes every opportunity – private teachers, competitions and band camps – to achieve “bigger and better things musically” and in her life. She also uses her computer to listen to and correspond with other female trumpeters.

##### • Age Category: 14-17 years old

**Catherine Azzopardi**, 15, of Pleasant Hill, CA, created a collage to express her “mindset, personality and some of the things I excel in.” She incorporated magazine cutouts, glitter, photos of herself (as a Girl Scout camp counselor and member of her school marching band) and an essay of what she wants to be when she grows up. From her essay: “While computers are ‘the window to the world’ and a plethora of information, they can only aid in the decision-making process...while I may be unsure about my final destination, a computer would enrich my way of getting there.”

#### \$500 Gift Card “Silver Key Award” winners

- Age Category: 5-9 years old. Eli Samman, 9, of South San Francisco, CA,
- Age Category: 10-13 years old. Izabela Tyszka, 12, of Wildwood, IL
- Age Category: 14-17 years old. Timothy Meehan, 16, of Parsonfield, ME

#### \$250 Gift Card “Brass Bell Award” winners

- Age Category: 5-9 years old. Dylan Chamberlain, 7, of Fredericksburg, VA
- Age Category: 10-13 years old. Amanda Araque, 10, of Los Angeles
- Age Category: 14-17 years old. Brett Sobel, 17, of Pacific Palisades, CA



### IMPORTANT!

## Adding joint owners and beneficiaries

Did you know that if you have named joint owner(s) and/or beneficiary(ies) on your primary savings that these individuals apply to that savings account only? Keep in mind that if you have or plan on opening a supplemental savings or Certificate account, that you must have completed or complete joint owner and/or beneficiary forms to add either the same or different individuals to these additional savings products. Joint owner(s) and/or beneficiary(ies) may be added or removed at any time to your primary savings, supplemental savings or Certificate account.

What could happen if no joint owner(s) or beneficiary(ies) are named on any or all of your savings accounts? In the event of your death, if no joint owner(s) or beneficiary(ies) are named, funds from that specific savings/Certificate may be probated. This may result in delays and could be costly to your heirs.

Obtain Alliant's Joint Owner or Beneficiary Add/Delete form on our web site (under “APPLICATIONS & FORMS”), at a Service Center or by calling us: 800-328-1935.



## IRA contribution limit increases for 2008

The U.S. Government has increased the limit for IRA contributions for tax year 2008 to \$5,000. Members age 50 or over will continue to have the opportunity to contribute an additional catch-up contribution of \$1,000. (The 2007 tax year IRA contribution limit is \$4,000 and can be made until April 15, 2008.)

**Make your 2008 contributions early** to take advantage of our 4.85% APY<sup>1</sup> (Annual Percentage Yield) on regular IRA share accounts. If you're interested in an even higher APY, consider a flexible 12- to 24-month Alliant IRA Certificate<sup>2</sup>. Visit our web site, [www.alliantcreditunion.org](http://www.alliantcreditunion.org), for current rates and terms.

**Still want to make IRA contributions for tax year 2007?** If so, we must receive your request – in writing – before April 15, 2008. Note: these requests are irrevocable and cannot be made on SkyBranch.

Don't have an Alliant IRA yet? Consider opening one today. It's a safe, secure vehicle to help your savings grow for your retirement. **It's easy to rollover a 401k, 403(a) or (b) plan, Federal Thrift Savings Plan or Government 457 plan into an Alliant IRA** – and your funds will be fully insured by the NCUA up to \$250,000.

1 The January Savings and IRA Dividend, declared 12/6/07, provides a Dividend Rate of 4.75% - Compounded Annual Percentage Yield of 4.85% APY. Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more in Savings or IRA. 2 Prior to opening an IRA Certificate (Traditional, Roth, and SEP) or Coverdell ESA Certificate, you must have or establish an IRA or Coverdell ESA with Alliant. \$1,000 minimum deposit required. You may not add any additional money to your Certificate after opening. Dividends compound monthly and are paid on the last day of the month and at maturity. Dividends are not available for withdrawal until maturity. Early withdrawal penalties apply. Rates may change daily.

## Notice of Annual Meeting

Notice is hereby given that the Members' Annual Meeting of Alliant Credit Union will be held at Alliant Headquarters, 11545 W. Touhy Avenue, Chicago, Illinois, on Thursday, February 21, 2008, at 9:30am CT for the purpose of electing directors of said Credit Union and transacting such other business as may properly come before the meeting.

*William Byrne*

William Byrne, Secretary  
 Alliant Credit Union Board of Directors