



ALLIANTSM
credit union

kidz klub new



December 2005

the newsletter for young members of AlliantSM Credit Union

contents

- 1 What Are Expenses?
Congratulations to our
2005 National Education
Program Winners
- 2 Saving Money
"Crossout" Game
Do You Consider Yourself
a Smart Spender?

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, the 16th day of February 2006, at 10:00am for the purpose of electing Directors of said credit union and transacting such other business as may properly come before the meeting.

William Byrne, Secretary
Alliant Board of Directors

kidz klub lesson

What are expenses?

Sure, saving money is easy when you don't have anything else to spend it on. But what happens when something unexpectedly happens that requires you to spend some of your money? As your Mom or Dad will tell you, these are called "expenses."



If you're like most kidz klub members, your basic living expenses—the food you eat, the clothes you wear, the bed you sleep in—are paid for by your parents. But maybe you and your family have agreed that you should pay for certain other "expenses"—like video/game rentals,

cell phone minutes, snacks, jewelry, going out with friends, etc.

Expenses that happen regularly (each week or each month) are called "fixed expenses." Because these need to be paid each week or each month, you can set aside your allowance money for them. But since life is full of surprises (for instance, remember when you got a flat tire on your bike last summer?), these unplanned events can often turn into expenses.

If you're smart with your money, you'll learn to put aside some extra money for these unplanned surprises. If your grandparents give you \$10 for your birthday, for instance, maybe you could put \$2 of it away for a "surprise expense" fund.

When your grandparents were your age, they were often told, "Save your money for a rainy day." Just for fun, the next time it rains, ask them what that really means. You may be surprised at what they tell you!

DIVIDEND RATE INCREASE!

fourth quarter dividend
DECLARED DECEMBER 15, 2005
Fourth Quarter 2005 Savings
and IRA Dividend provides
an Annual Rate of 3.75% –
Compounded Annual
Percentage Yield of 3.80%
APY to members who have
maintained an average daily
balance of \$100 or more.

Dividends payable to Share-
holders on record as of
December 31, 2005.



Congratulations!

to Alliant Credit Union's 2005 National Education Program winners:

AGE GROUP 5-9

- \$1,000 Golden Apple Award: **Daniel Hollar**, 8, San Mateo, CA. *Project:* Handmade wooden binder with photographs.
- \$500 Silver Key Award: **Kira Wence**, 6, Manassas Park, VA. *Project:* Watercolor drawing and essay.
- \$250 Brass Bell Award: **Makayla Schirmer**, 6, Lizton, IN. *Project:* Photo album and essay "I Want to Be a Veterinarian."

AGE GROUP 10-14

- \$1,000 Golden Apple Award: **Chris Masaquel**, 13, Honolulu, HI. *Project:* Cartoon strip featuring self-portrait expressing desire to become an ophthalmologist.
- \$500 Silver Key Award: **Jacob Armenta**, 13, Round Lake Beach, IL. *Project:* Powerpoint presentation with photographs and animation.
- \$250 Brass Bell Award: **Gregory Xavier**, 12, Northpoint, NY. *Project:* Handmade poster spelling out the word V.E.T.E.R.I.N.A.R.I.A.N. with each letter, he begins a reason for his career choice.

AGE GROUP 15-17

- \$1,000 Golden Apple Award: **Erik Mathre**, 17, Fremont, CA. *Project:* Flash-animated video with soundtrack.
- \$500 Silver Key Award: **Brooke Bolden**, 16, Wheeling, IL. *Project:* Hand-produced booklet with art, essay and photographic montage.
- \$250 Brass Bell Award: **Michael Gumberg**, 15, Northridge, CA. *Project:* Self-directed video "I Really Need My Own Computer!"



Saving money

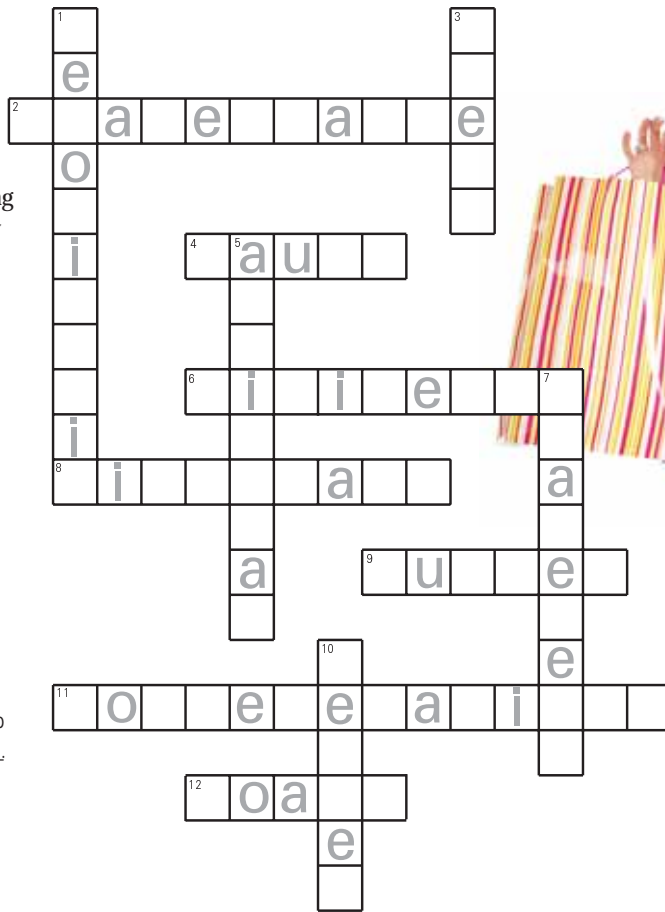
Depositing money into your Alliant kidz klub account is an easy way to watch it grow and save for something special. Test your savings know-how in this crossword puzzle.

Across

- 2. Extra coins.
- 4. Mummies and money are kept here.
- 6. You earn this for having an Alliant kidz klub account.
- 8. You might have to break this to get your money.
- 9. Stick to this to keep track of your money and reach your goals.
- 11. "Smart" money.
- 12. Besides money, you must have these to save.

Down

- 1. Deposit money into your Alliant kidz klub account by completing a _____.
- 3. The opposite of save.
- 5. What "drippy" people might save for.
- 7. Account activity report.
- 10. This person is behind the counter at Alliant Service Centers.



Source: CUNA

ANSWER: Across: 2. Spare change 3. Spend 4. Vault 5. A rainy day 6. Dividends 7. Statement 8. Piggy bank 9. Budget 10. Teller 11. College savings 12. Goals

Do you consider yourself a "smart spender?"

Just what is a "smart spender?" Probably a kid like you who knows the value of money, and does his or her best to spend it as wisely as possible. The Public Broadcasting System (PBS) recently asked kids your age if they considered themselves to be smart spenders. Here's what they said:

"I consider myself a smart spender. As soon as I see something I know I want, I start saving money for it. I might do extra chores or something for money."
—Mickala, 11

"I look on the sales rack because the stuff is still in style there, and I think really hard about whether I will really use it. Also, when it comes to money, I save my allowance for a super long time, and then I go spend it all."
— Lisa, 12

"You should keep your eye out for things that you really want, or save your money if you don't find anything. There's no point in spending money on something you don't want, or buying something for the sake of buying it."
— Billy, 9

"I save money by putting leftover coins in a jar, which I put on a shelf or under my bed. I don't look at how many coins are already there, but I keep putting money in. After a while, I open the jar and think, 'Wow, there are a lot of coins there!'"
— Laura, 10

Source: www.PBS kids.org

Play the "Cross Out" game!

Cross off the letters below to spell out a secret message to our kidz klub members. (Here's a little clue: This is important to when it comes to managing your money.)

- Cross out 8 A's
- Cross out 16 C's
- Cross out 7 F's
- Cross out 7 H's
- Cross out 3 I's
- Cross out 5 J's
- Cross out 8 K's
- Cross out 4 L's
- Cross out 5 M's
- Cross out 4 O's
- Cross out 5 P's
- Cross out 9 S's

C	L	C	A	F	S	P	S	F	J	K
A	S	B	S	C	K	M	F	L	O	P
I	H	C	U	A	S	F	C	J	H	O
H	A	M	L	D	S	K	C	K	I	F
P	N	C	H	M	G	C	K	J	A	C
A	C	F	J	K	C	E	S	C	O	H
C	P	I	C	A	M	C	T	H	P	S
L	C	H	O	K	A	J	F	K	S	M

ANSWER: BUDGET

office closings
Alliant will be closed in observance of the following holidays:
Martin Luther King Day, Monday, January 16
President's Day, Monday, February 20
Good Friday, Friday, April 14
For your convenience, SkyBranch®, SST and ATMs will be available.

Alliant Headquarters
11545 W. Touhy Avenue
Chicago, IL 60666
Deposits/Payments
P.O. Box 2387
Des Plaines, IL 60017-2387
All other correspondence
P.O. Box 66945
Chicago, IL 60666-0945

Alliant TeleCenter
773-462-2000 800-328-1935
TDD/TTY 773-462-2300
Mon–Fri, 7am–7pm Central
Self Service Telephone (SST)
773-462-2100 800-482-5328
24-Hour Account Access
Alliant Web Site
www.alliantcreditunion.org



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

