



June 2005

the newsletter for young members of Alliant<sup>SM</sup> Credit Union

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### SUPER SAVER TIP!

Going to an amusement park is fun for you, but after parking and admission, it may become expensive for Mom and Dad! Since lunch is always cheaper than dinner, consider making lunch your biggest meal. Have a big breakfast before you enter the park, and bring along healthy snacks.

## summertime – funtime

# Make the Best Out of Your Amusement Park Visit

Summer time means vacation time, and if you're like most kids, a visit to a big amusement park will be the part you remember most from your summer vacation! Here are some tips to make your visit more enjoyable:

- Wear sunscreen (even if it's cloudy). For every moment spent on a thrilling ride, there are many more spent standing in line in the sun.
- Avoid soda and candy. Too much sugar on a hot day will make you uncomfortable and cranky, and bubbly soda won't quench your thirst. Instead, drink plenty of water and enjoy non-sugar snacks.
- Keep a note in your pocket with the address and phone number of where your family is staying on your trip just in case you get separated from Mom or Dad. As always, if you get lost, find a uniformed park employee immediately.

- Dress in bright clothing or wear an odd-looking hat. This will help Mom and Dad find you more quickly in a crowd.
- Buy your souvenirs late in the day. That will give you a chance to see all the items that are available, and besides, you won't accidentally leave it on one of the rides.
- Ask Mom or Dad to buy you a disposable camera. Cameras are fun ways to record your memories, and you can make your own album when you return. (Even better, if you lose your camera, Mom and Dad won't be mad!)
- Travel in pairs. Even if you're old enough to ride by yourself, the "buddy system" always works best for everyone. Going anywhere alone—even to the bathroom—is unsafe. Remember, you're never scared when you travel in pairs!

Source: [www.familyfun.com](http://www.familyfun.com)



## DIVIDEND RATE INCREASE!

### second quarter dividend

**DECLARED JUNE 16, 2005**  
Second Quarter 2005 Savings and IRA Dividend provides an Annual Rate of 3.25% – Compounded Annual Percentage Yield of 3.29% APY to members who have maintained an average daily balance of \$100 or more.

Dividends payable to Shareholders on record as of June 30, 2005.



## enhancing our young members' educational pursuits

# \$5,000 In Computer Gifts Will Be Awarded

Alliant will award nine computer certificates ranging from \$250 - \$1,000 to students in three separate age categories between the ages of 5 to 17 years old.

### IT'S EASY TO APPLY!

Using any media (written essay, drawings or paintings, photography, video, etc.) describe what you want to be when you grow up and how a computer could enrich your education and submit it to Alliant.

For more information or to obtain an Alliant National Education Program application, visit us at [www.alliantcreditunion.org](http://www.alliantcreditunion.org).

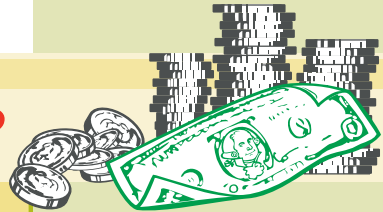
**MAIL YOUR APPLICATION AND REQUIRED PAPERWORK BY AUGUST 31, 2005 TO:**

Alliant Credit Union  
National Education Program  
P.O. Box 66945, Chicago, IL 60666-0945

	Ages 5 – 9	Ages 10 – 13	Ages 14 – 17
<b>Golden Apple Award</b>	\$1,000 Computer Certificate	\$1,000 Computer Certificate	\$1,000 Computer Certificate
<b>Silver Key Award</b>	\$500 Computer Certificate	\$500 Computer Certificate	\$500 Computer Certificate
<b>Brass Bell Award</b>	\$250 Computer Certificate	\$250 Computer Certificate	\$250 Computer Certificate

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).

# Are You Good at Counting Your Change?















If you're like most kids, your Mom or Dad gives you a dollar or two each week to spend on a healthy snack.

Here's a little exercise to help you learn to count your change:

Each snack below costs less than a dollar. After you give your dollar to the cashier, you'll receive change.

Draw an "X" on the coins that you'll get back in change for each purchase below:

SNACK	PRICE	MY CHANGE FROM \$1
1. 	20¢	
2. 	35¢	
3. 	40¢	
4. 	55¢	
5. 	70¢	
6. 	80¢	

## The Poetry of Money

### "COINS"

**Penny, penny,  
easily spent.  
Copper, brown  
and worth one cent.**

**Nickel, nickel,  
thick and fat.  
You're worth 5 cents,  
I know that.**

**Dime, dime,  
little and thin.  
I remember,  
you're worth ten.**

**Quarter, quarter,  
big and bold.  
You're worth 25  
I am told!**

Source: www.atozkidstuff.com

ANSWERS  
1. 80¢ 2. 65¢ 3. 60¢ 4. 45¢ 5. 30¢ 6. 20¢

## Hey Kids!

### Here's a great way to help your parents save for your education—the Coverdell Education Savings Account (ESA)



With a Coverdell ESA, your parents can set up an account on your behalf and contribute up to \$2,000 per year to the account! The account earns the same high dividends as a regular Alliant savings account, but with added benefits like tax-free dividends, penalty-free withdrawals (if the money is used for qualified expenses), the ability to rollover assets tax-free to another family member's Coverdell ESA, and more. Your parents can use the funds to pay for qualified education expenses, including books, supplies, after-school programs, tuition, tutoring, and even for a computer for children enrolled in grades K-12, as well as those pursuing a college education. For more information, have your parents visit our web site, or call 800-328-1935 to request an enrollment packet.

#### contact info



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