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SUPER SAVER TIP!

Before you go out and buy equipment or supplies for a spring sports league or a summer camp, "shop" your home first. You'll not only save money, you'll save that "arrgh!" feeling you get when you bought something you already had!

DIVIDEND RATE INCREASE!

first quarter dividend

DECLARED MARCH 17, 2005
First Quarter 2005 Savings and IRA Dividend provides an Annual 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 of 0.25% – Compounded Annual Percentage Yield of 0.25% APY to checking account-holders who have maintained an average daily balance of \$1,000 or more.

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

what makes you "WANT IT?"

Ads Aren't Bad, But...Get The Rest Of The Story!

Advertisements for different toys, snacks, movies and other products are shown during your favorite television programs, are printed in the magazines you read, and even sometimes "pop-up" when you're on some web sites on the Internet. You can't avoid them! Advertising can be really funny and even cool to watch or read. They can also help you appreciate different choices and how to select wisely.

But even if an ad makes you laugh or features your favorite singer or athlete, it's always smart to keep in mind that the main purpose of advertising is not to entertain you but to get

people of all ages interested in buying products. The goal of the people who created the ad is to get you interested enough to spend your money.

So when you see an advertisement for something, what should you do? The best way to think about advertising is as the first chapter of a story. Use advertising as an introduction to a product. Ads give you some, but not all, of the information you need to make a smart choice about what you want to buy or what you want your parents to buy for you.

MAKE IT YOUR JOB TO FIND OUT MORE INFORMATION THAN THE ADVERTISEMENT CONTAINS. YOU CAN EVEN MAKE IT INTO A GAME! HERE'S HOW:

- Talk with an adult about the advertisement. What is the ad saying? What are they trying to sell you?
- Think about ways in which the product is made to look cool to kids or to get you to want it. If you bought that product, do you think you would be able to do the things the kids in the advertisement are doing?
- Compare the version of the product you see on television with the actual product at the store. How are they different? Which is more exciting?

Source: "Advertising and Your Child," Children's Advertising Review Unit (CARU) of the Council of Better Business Bureaus



NATIONAL CREDIT UNION YOUTH WEEK, April 17-23



Alliant is committed to helping young people build a strong foundation of saving money and making good financial decisions. **Participate in the Alliant Youth Week Coloring Contest and be entered to win a \$25 deposit to your kidz klub savings account!** Simply color and return the enclosed Youth Week Coloring Contest picture to Alliant. 16 entries will be randomly selected to win \$25, which will be directly deposited to their savings account.

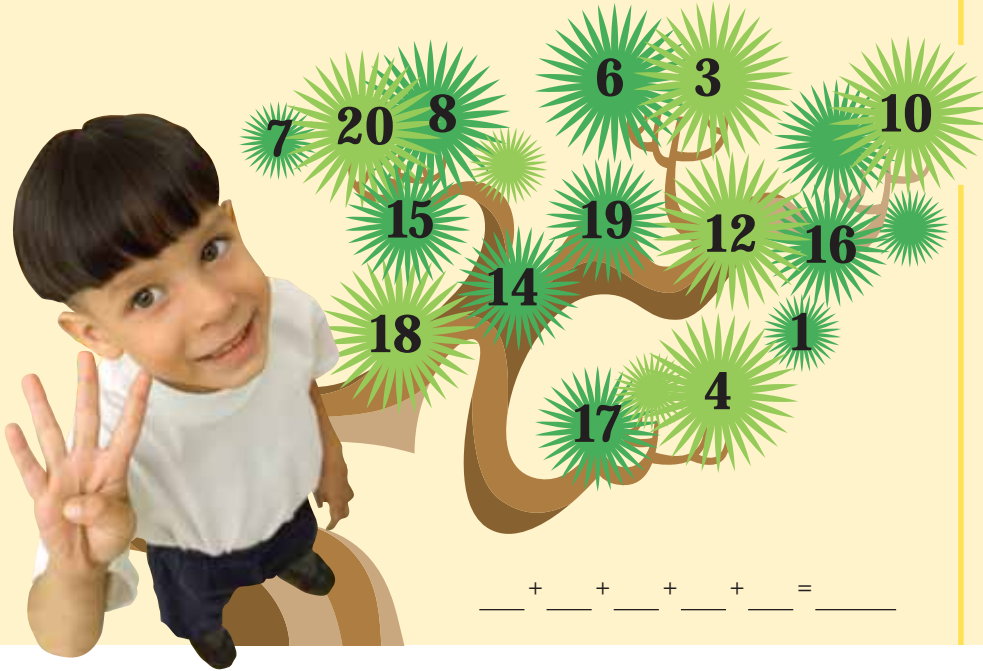
Drawing is open to Alliant Credit Union members. Alliant members in good standing are eligible for one single, free entry. Odds of winning are dependent upon the total number of entries received. 16 winners will be selected by random drawing conducted at Alliant Credit Union Headquarters at the end of business day on May 31, 2005 and notified by phone.

game time

Add It Up!



1 On this tree are the numbers 1 to 20. Wait! Some of the numbers are missing! If you write the missing numbers into the spaces below and then add them up, the total that you get will tell you how old the tree is.



$$\underline{\quad} + \underline{\quad} + \underline{\quad} + \underline{\quad} = \underline{\quad}$$

2 You are allowed to take **5 APPLES** from the (shelf), but only those whose numbers add up to 100.

$$\underline{\quad} + \underline{\quad} + \underline{\quad} + \underline{\quad} + \underline{\quad} = \underline{\quad}$$

3 Add the letters "AD" to the words below to make two separate words. (For example, change "HIT" to "HAD IT.")

HEAT _____

REEL _____

ROMAN _____

GLADLY _____

FLOWERING _____

3. HEAD AT • RAD EEL • ROAD MAN • ROAD EEL • RAD EEL • RAD EEL • FAD LOWERING
2. 11 + 24 + 9 + 36 + 20 = 100
1. The tree is 40 years old = 2+5+9+11+13

ANSWERS

Dealing With The Spending Game Called "FADS"



Do you know what a "FAD" is?

Fads are something people follow with lots of enthusiasm and intensity... but only for a limited time. Ever spent a ton of money on something that you thought was lame two weeks later, like Karen below?

Karen bought really sparkly sandals at Target that she saw her older sister's friends wearing. She wore them to school and everybody loved them. In two weeks, 16 other girls had the sandals! Karen bought the shoes to be cool, and once everyone had a pair, they weren't so special anymore.

FADS aren't bad...they can be a lot of fun!

Unfortunately, fads fade, they just don't last long. The problem is it can be a bad feeling to spend your money on something that you lose interest in quickly.

Is what you are thinking about buying a FAD?

Ask yourself if you would stop wearing this item or collecting this item if your friends thought it was dorky or uncool? It might be a fad! Here's what you can do:

- Wait a few days and get a clearer picture of why you want to buy something
- Instead of the expensive item, treat yourself to something smaller
- Change your mind and save the money
- Or, of course, you can decide you'll buy something whether it's a fad or not. You'll be happier with your purchase!

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