



ALLIANT
credit union

members circle

May 2007

a newsletter for AlliantSM Credit Union members



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DIVIDEND

June dividend
DECLARED MAY 24, 2007
June 2007 Savings and IRA
Dividend provides a
Compounded Annual
Percentage Yield (APY) of
4.85% payable to Shareholders
on record as of June 30, 2007,
who have maintained an
average daily balance of \$100
or more.

The monthly checking
dividend provides a
Compounded Annual
Percentage Yield (APY) of
.25% payable to checking
account holders on record as
of June 30, 2007, who have
maintained an average daily
balance of \$1,000 or more.

certificate dividend
12-month and 24-month
Certificates provide a Dividend
rate of 5.03% - Compounded
Annual Percentage Yield (APY)
of 5.15%. The Certificate
Dividend compounds
monthly and is credited at
the end of each month and
at maturity to your Certificate.
Minimum Certificate deposit
is \$1,000.

Early withdrawal penalties apply. The Certificate
dividend rate may change daily. Contact Alliant
for more information about fees, terms, and
conditions that may apply. Certificate rates
current as of December 21, 2006.

Spring clean your finances

Spring is traditionally a time to roll up your sleeves and spring clean your home. It's also a terrific time to de-clutter your finances. Here are steps to consider taking.

Make things better with the shredder. Tired of being a packrat? Then, look to the shredder as your new best friend. Start by organizing your files and shredding documents you no longer need. These include:

- last year's pay stubs (after matching your year-end pay statement with your annual W-2)
 - ATM receipts, canceled checks and bank deposit slips (after checking them on your bank statements)
- One pile of papers to keep: your tax returns and supporting documents for the last seven years.

Be a credit to yourself. After checking that your credit card statements are accurate and your bills are paid, shred them. Keep statements, however, that show purchases of big-ticket items, in case you need them later for insurance purposes or to validate a warranty.

Next, if you haven't already, order a copy of your credit report at www.annualcreditreport.com or by calling 877-322-8228 (TTY: 866-653-4261). Federal law entitles you to get a free copy of your credit report annually from each of the three main credit reporting agencies – TransUnion, Equifax and Experian. After reviewing your report, challenge any inaccurate information.

Review your financial long view. Take another look at your insurance coverage to make sure you have the right coverage (and shop around to see if you can get better rates). Also, if you have a will, review your provisions, including power of attorney and healthcare proxies.

Steps to take to keep your finances tidy year 'round.

- Sign up for Alliant's free Bill Pay¹ service available on SkyBranch[®]. It's an easy, safe and efficient way to pay what you owe – and saves you postage costs. Plus, you can make recurring payments and set up account alerts to notify you when important activity takes place in your Alliant accounts (such as when your balance is below an amount you specify).
- Set yourself up with personal finance software, such as Quicken or Microsoft Money, to track all your transactions and keep tabs on all your accounts.
- Set up a folder with envelopes for the upcoming tax year documents. File them as you receive them.

Sources: moneycentral.msn.com, CNNMoney.com,
Washington Post and post-gazette.com



1 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's TeleCenter now 24/7

Now you can call our TeleCenter 24/7 every day and on most holidays (except Thanksgiving Day and Christmas Day) to get personal assistance with your financial transactions and account maintenance, and to get your questions answered.

Due to a
planned conversion,
24/7 services will be
unavailable from 12:00am
to 8:00am on Saturday,
June 16, 2007.

Oakland Service Center relocating to San Mateo, CA

To provide the convenience of service center access to as many members as possible in the California Bay Area, the Oakland Service Center will be relocating to San Mateo this June.

The new San Mateo Service Center, located at 700 Concar Drive near the 101/92 Freeway Interchange, provides plenty of free parking and a full-service Alliant-owned ATM.

The hours of operation: Mon-Fri, 8:30am-5pm PT.

Alliant's VISA® credit card enhancements on the way

Stay tuned for details.

Earn a college scholarship!

Exclusively for Alliant members
HURRY...JUNE 29 DEADLINE FOR APPLICATIONS

This summer, Alliant will again award \$10,000 in scholarships through our annual Members Scholarship Program. To qualify for one of our five \$2,000 scholarships, you must 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 2007 fall semester.

For an application, complete details and eligibility, visit our web site.



Computer dollars for young scholars



Exclusively for Alliant members
AUGUST 31 DEADLINE FOR APPLICATIONS

Alliant is pleased to announce our third annual National Education Program for students between the ages of 5 and 17. We will award nine computer gift certificates (three in each age category) ranging from \$250 to \$1,000. The age categories are: 5 to 9, 10 to 13, and 14 to 17.

- TO APPLY, students may use any media (such as an essay, drawing, video, PowerPoint, photograph) to describe what they want to be when they grow up and how a computer can enrich their education.
- TO QUALIFY, the student must have an Alliant savings account in his or her name. Visit our web site for details, eligibility and to obtain an application.

It's back!!! Any Account Transfers

Want to transfer money instantly from your Alliant account to another member's account? You can, easily, with our "Any Account Transfer" functionality* on SkyBranch® and our Self-Service Telephone (SST) system.

Members have been asking us to restore this feature, discontinued during system upgrades.

Now, you can transfer funds without delay to *any* Alliant member's account – not just to those members you've already established transfer authorizations for.

In SkyBranch, select "transfers," "other members" and then the "any other member" button. Or simply follow the prompts on SST to make these transactions.

Please note: Transfer limits will apply unless you have established transfer authorization for the member you're transferring funds to. To update your list of members eligible for authorized transfers, contact the TeleCenter at 800-328-1935.

*Certain transactions for savings accounts and IRAs are limited by federal regulations. See Alliant's Account Agreement and Disclosures booklet for complete details.



office closings
Alliant will be closed in observance of the following holidays:

Independence Day
–Wednesday, July 4

Use promo code "ALLIANT" at check out to get **15% Off**



1-800-flowers.com

dial direct: Alliant is there when you need us

Self Service Telephone (SST)
773-462-2100, 800-482-5328
24/7 account access

Alliant TeleCenter
800-328-1935
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 CT
After Hours: 866-444-8529
Lost/Stolen: 866-839-3485

VISA® Gift Card
Purchase: 800-328-1935
Support Center: 866-466-2362

Mortgage Hotline
800-365-7003
Mon–Th, 7:30am–7pm CT
Fri, 7:30am–5pm CT

Auto/Home Insurance
888-380-9287
Mon–Fri, 6am–10pm CT
Sat, 6am–8pm CT

BALANCE Financial Fitness
888-456-2227
Mon–Th, 5am–8pm PT
Fri, 5am–5pm PT
Sat, 8am–5pm PT

Alliant Headquarters
11545 W. Touhy Avenue
Chicago, IL 60666

NEW! Deposits/Payments
P.O. Box 60050
City of Industry, CA 91716-0050

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

ALLIANT
credit union

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



Your savings federal insured to at least \$100,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency