



rates as low as  
**5.25%** APR<sup>1</sup>

sst enhancement



**NEW!** PRESS OPTION 5 ON THE SST MAIN MENU FOR FAST PATH TO CHECKING INFORMATION!

Per member suggestions, Alliant has updated Self Service Telephone (SST) so you can more quickly check your account history or checking balance, verify cleared checks or stop payment on a check.

This is a brand new update since our SST system upgrade in November. It will provide quick and easy access to the most frequently requested information.

cover story

## Show Up Ready for RV and Boat Shows

Daydreams about summer hit high gear when a RV or Boat Show drops anchor in your town. Before you put on some comfortable (boat) shoes to check-out all the 2005 models and other new "toys," here are some tips for how you can get the most out of this year's show.

- **Organize your thoughts.** Think about all the ways you want to use your new boat or recreational vehicle. Where do you plan to store it? What's your budget? Serious buyers should arrange financing ahead of time.
- **Come pre-approved with Alliant financing.** You'll know exactly how much boat or RV is within your reach and enjoy the added benefit of having a deterrent to high-pressure financing "deals" being offered by the dealership or by financial vendors floating around the show floor.
- **Consider going on a weekday.** Shows are less busy and you'll have time to talk with dealers. Shoppers get more individual attention early in the show and still have time to think about their purchase, talk it over and come back before the show ends.
- **Pick up the show program.** If you are interested in only one kind of boat or RV, you can save time by finding it fast on the exhibit hall's floor plan. Special deals may also be advertised.
- **Ask questions.** Don't just pick up brochures, take time to ask the sales people questions about the models you're interested in, as well as the dealership and warranties offered. Do they have the ability to perform the necessary repairs and warranty work? If you buy a rig at the show, can it be worked on at the dealership closer to your home or on the road?
- **Look for show deals.** Many dealers feature special show deals, especially on earlier models. Vendors may also be eager to sell their display items rather than transport them.
- **Remember, it's only a sampling.** Dealers can't display everything they offer in limited exhibit space. If you're impressed with what you see at the show but want to shop more, talk to the sales people and make an appointment to stop by the dealership (with your Alliant financing in-hand, of course!) or ask for a catalog or a web site address where you can see more.

Source: Julianne Crane, Spokesman-Review.com

<sup>1</sup> Alliant boat loan rates as low as 5.25% APR for loans over \$50,000 with automatic payment and term up to 180 months. Rates, terms and conditions subject to change. APR=Annual Percentage Rate.

monthly checking dividend – declared  
**JANUARY 20, 2005**

The January 2005 Checking Dividend provides a Dividend Rate of .25% – Compounded Annual Percentage Yield of .25% APY. The Dividend is payable to checking account-holders on record as of January 31, 2005, who have maintained an average daily balance of \$1,000 or more.

Note: The checking dividend may change monthly. Contact Alliant for more information about fees and terms that may apply.

**TO ARRANGE FINANCING FOR YOUR DREAM BOAT OR DREAM RV BEFORE ATTENDING THE SHOW:**

- Contact an Alliant Loan Officer at 800-328-1935
- Or take advantage of our new Quick Loan service on SkyBranch<sup>®</sup> at [www.alliantcreditunion.org](http://www.alliantcreditunion.org). A Loan Officer will contact you to disburse funds or tell you your pre-approved loan amount.

**LOVE your current boat or RV... but don't love your monthly loan payments?**  
Refinance your loan from another institution with Alliant!

Alliant's recreational vehicle loans offer flexible terms and competitive rates for all types of recreational vehicles including a new or used boat, ATV, snowmobile, personal watersports craft, camper, RV, and more... usually lower than dealer financing!

CUT ON DOTTED LINE



## what are you **FAMOUS** for?

We are creating the first ever ALLIANT MEMBER COOKBOOK. Make sure your favorite dish is included by submitting your specialty or favorite recipe to Alliant **by February 28, 2005.**

Watch for details this Spring on how to purchase your copy!

All proceeds will benefit America's Second Harvest, a non-profit organization that distributes food and grocery products through a nationwide network of more than 200 food banks and food-rescue organizations.





## New Year, New Reasons To Join Alliant

Big events coming up in 2005 for your family? Then this year more than ever it is *really* in your family members' best "interest" to join the Alliant family!

- **Additions to the Family.** An Alliant membership gives your family easy access to a savings account with higher returns and lower rate loans for major life events.
- **Additions to the Home (and Garage).** Tell your relatives to compare our mortgage and home equity products before committing to another provider. Point them to our free AutoCenter on our web site before they speed into a more expensive car deal. If they join Alliant, they'll be able to take advantage of these superior products and services and our great rates.
- **Birthdays.** Give a kidz klub membership, the gift that lasts a lifetime and teaches children the value of money and the importance of saving. However, the gift of membership is appropriate at any age or for any occasion.
- **When Banks Merge.** It has been shown that interest in credit unions spikes when one bank buys up or consolidates with another.

**Winning Runs in the Family**  
Congratulations to the winners of our monthly Family Member Referral drawing.

**September Winner:** Welcome Teresa Smith, referred by her father, Richard Smith, both of Hoffman Estates, IL

**October Winner:** Welcome Kelly Sulo of Elmwood Park, IL, referred by Karen Hoppe of Elk Grove Village, IL

**November Winner:** Welcome Stephany Kellner referred by Gina Kellner, both of Hayward, GA

**December Winner:** Welcome Justin Poole of Mt. Holly, NC, referred by Treva Lawrence of Woodbridge, VA

You and a family member can be winners, too. Simply refer a family member to join Alliant, and you'll both be entered to win a \$100 gift card, one for you and one for your family member. Obtain an official entry form from your local Service Center or our web site, have your family member complete the application and entry form and return them to Alliant.

Certain conditions apply, see Alliant's Family Referral and Membership Enrollment Form for terms and conditions.



### LOVE a SWEETHEART deal?

For Valentine's Day or any occasion, Alliant members receive 15% OFF all flowers and gifts from **1-800-flowers.com**.

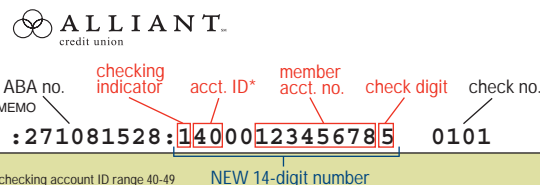
Use the code ALLIANT when ordering online at [www.alliantcreditunion.org](http://www.alliantcreditunion.org) or by phone at 800-356-9377.

**1-800-flowers.com**<sup>SM</sup>

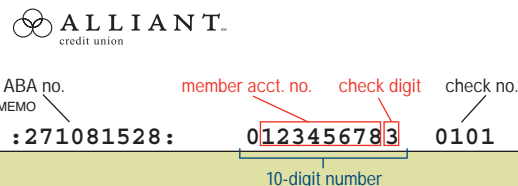
## Just so you know when you reorder checks...

Your new Alliant checks now feature a 14-digit number that reflects your account number and checking ID printed along the bottom of each check, instead of a 10-digit number. This change was made to further speed-up internal processing: be assured **your checking account number has not changed and there is no need to reorder checks until your current checks run-out**. No action is required for any member utilizing our bill pay service.

### bottom of check - reorders beginning November 2004



### bottom of check



### Alliant member WINS in VISA® Summer Check Card Sweepstakes

Sheryl Lill received the exact amount of one of her summer purchases with her Alliant VISA ATM/Check Card... Congratulations!



Sheryl Lill  
Woodinville, WA

### office closings

Alliant will be closed in observance of the following holidays:

- Presidents' Day, Monday, February 21
- Good Friday, Friday, March 25

For your convenience, SkyBranch®, SST and ATMs will be available.



11545 W. Touhy Avenue Chicago, IL 60666  
[www.alliantcreditunion.org](http://www.alliantcreditunion.org)



NEW115-R01/05

dial direct: Alliant is there when you need us

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

**Alliant TeleCenter**  
800-328-1935  
Mon-Fri, 7am-7pm Central  
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 Central  
After Hours: 800-299-9842  
Lost/Stolen: 800-325-3678

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

**Auto/Home Insurance**  
888-380-9287  
Mon-Fri, 7am-10pm Central  
Sat, 7am-5:30pm Central

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

**Alliant Web Site**  
[www.alliantcreditunion.org](http://www.alliantcreditunion.org)

**Alliant Headquarters**  
11545 W. Touhy Avenue  
Chicago, Illinois 60666

**Deposits/Payments**  
P.O. Box 2387  
Des Plaines, IL 60017-2387

**All Other Correspondence**  
P.O. Box 66945  
Chicago, IL 60666-0945

For Alliant Service Center locations, visit our web site  
[www.alliantcreditunion.org](http://www.alliantcreditunion.org)

**Mortgage Loan Pay-off Request**  
Fax 773-462-2189

**Consumer Loan Pay-off Request**  
Fax 773-462-2095

All pay-off requests must be in writing and include the following:

- Your name, loan number and signature
- Date of pay-off or "good through" date (if no date is specified, the pay-off will be issued for 20 days from the fax date)
- Information on where and to whom to fax the pay-off letter

### Share your favorite recipe

#### Mail completed recipe card to:

Alliant Credit Union  
Attn: Marketing  
11545 W. Touhy Avenue  
Chicago, IL 60666

(add additional cards/paper if you need more space or want to submit more than one recipe)

#### E-mail recipe to:

[cookbook@alliantcreditunion.com](mailto:cookbook@alliantcreditunion.com)

#### Or submit online at:

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

member name \_\_\_\_\_ company \_\_\_\_\_ location/department \_\_\_\_\_

**CHECK ONE:**  Appetizers/Beverages  Soups and Salads  Vegetables  Main Dishes  
 Breads and Rolls  Desserts  Kids Cuisine

Recipe Name: \_\_\_\_\_