

thinking about a new car?

## Save a Lot More than at a Dealer's Lot

"LOWEST LOAN RATES IN TOWN!" "NO MONEY DOWN!" SOUNDS GREAT, BUT ARE THE DEALS A CAR DEALER OFFERS REALLY GOOD DEALS? NOT NECESSARILY.

Often, dealer financing programs are offered only to buyers with the best credit rating, on low-demand vehicles that depreciate faster or for shorter loan terms with larger monthly payments.

As a result, many buyers finance at a dealer's higher standard rate plus subject themselves to hidden mark-ups. The Consumer Federation of America in Washington, D.C. reports that mark-ups typically add at least \$1,000 to the costs of an auto loan and that consumers who finance their vehicles through auto dealerships are charged hundreds of millions annually in undisclosed finance markup charges.<sup>1</sup>

Yet some dealers will insist that their standard financing is cheaper than you can receive through other financial resources. But Alliant consistently surpasses the so-called "deals" car dealers, even banks, offer. Why? Because as a not-for-profit financial institution, owned by the members, Alliant wants to help you get the best deal available.

### Secure Your Financing First

With flexible options and our everyday great loan rates, Alliant can take some of the stress out of the car-buying

process by giving you the power to walk into a dealership with your financing already in place. That way you can focus on negotiating the best purchase price knowing you already have the best financing. Being prepared can provide peace of mind and put you in control of the process.

### Before you talk to a dealer, contact Alliant for pre-approved financing:

- Visit your local Service Center
- Call 800-328-1935 (M-F, 7am-7pm CT)
- Online at [www.alliantcreditunion.org](http://www.alliantcreditunion.org)

<sup>1</sup> Source: Credit Union National Association, 2004



### NEW! Apply for an Alliant Mortgage...Online!

Great News! Alliant has taken away the paperwork—and hassle—of applying for a mortgage with our new online mortgage application. Visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org) and click on "Home Loan Products" under the Products & Services menu for more information and to apply for your mortgage online.

monthly checking dividend – declared  
APRIL 21, 2005

The April 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 April 30, 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.



FOR MOTHER'S DAY or any other occasion, Alliant members receive **15% OFF** all flowers and gifts at

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>

## Scholarships Available Exclusively to Alliant Members

JUNE 30TH DEADLINE FOR APPLICATIONS

Alliant will award five scholarships in the amount of \$2,000 through our Annual Members Scholarship Program. To qualify, students must be an Alliant member in good standing and 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 2005 Fall semester.<sup>1</sup>

### Applicants should submit the following:

1. Completed Members Scholarship Application
2. Statement of personal goals
3. Essay on "What does belonging to Alliant<sup>SM</sup> Credit Union mean to me?"
4. List and description of community involvement and/or extracurricular activities
5. Official high school or college transcripts (whichever is applicable)

Application and complete details are available on our web site.



<sup>1</sup> Alliant Credit Union employees, board of directors, scholarship committee members and their family members of the same household are not eligible. Not applicable to graduate programs.

## More Surcharge-Free Airport ATMs

Alliant is pleased to announce that we have increased convenience for our airport-bound members with 10 new surcharge-free Automated Teller Machines (ATMs) when using your Alliant debit card at O'Hare International Airport as well as 4 new surcharge-free ATMs at Midway Airport in Chicago. Visit our web site for a complete list of ATM locations.

## Are You Planning an Early Retirement?

Consult with an expert financial advisor to determine if an early retirement is possible. Alliant has joined forces with Lincoln Financial Advisors (LFA) to provide members with comprehensive financial planning services and turn your financial goals into a reality. In the meantime, here are some suggestions to help you get started:

- Determine how much you can expect from Social Security, veteran benefits and pension plans.
- Get an estimate of what you can expect to receive from Social Security. You can request a Social Security Statement by calling 800-772-1213 or, at [www.ssa.gov](http://www.ssa.gov).
- Determine how much income you can count on from savings and investments, including income from a company retirement plan, an Individual Retirement Account (IRA), an annuity and from real estate rentals etc.
- Add up your current living expenses and make a rough estimate of how much income you may need after retiring. It is quite possible that you may get by on roughly two-thirds of your pre-retirement income without lowering your standards.
- Organize a strategy to pay off your large bills by the time you retire.
- Review your insurance policies to see if they meet your present and future needs. Find out whether retiring from your job would leave you without life and health insurance or other necessary benefits. You may want to investigate the cost of private health coverage until you reach age 65, when you may be able to enroll in Medicare.

Visit our web site to schedule an appointment with an LFA representative near you.

 **Lincoln**  
Financial Advisors®



### DON'T FORGET...

Share your Savings Success Story and be Entered to Win a \$100 Best Buy Gift Card

Simply send us your name and member number along with your story and:

- E-mail to [myalliantstory@alliantcreditunion.com](mailto:myalliantstory@alliantcreditunion.com)
- Submit online at [www.alliantcreditunion.org](http://www.alliantcreditunion.org)
- Mail to Alliant Credit Union, Attn: Marketing, P.O. Box 66945, Chicago, IL 60666-0945

Drawing is open to Alliant members in good standing. Members are eligible for one single, free entry. Odds of winning are dependent upon the total number of entries received. One winner will be selected by a random drawing conducted at Alliant Headquarters at the end of business day on July 29, 2005 and notified by phone. By submitting, you give us permission to use your story and name in upcoming newsletters and on our web site. You can request that your name not be published by indicating it on your entry form.

### office closings

Alliant will be closed in observance of the following holiday:

**Memorial Day,**  
Monday, May 30

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

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-Thu, 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-Thu, 5am-8pm Pacific  
Fri, 5am-5pm Pacific  
Sat, 8am-5pm Pacific

**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, SkyBranch®, and product and service information, visit our web site [www.alliantcreditunion.org](http://www.alliantcreditunion.org)

 **ALLIANT**  
credit union

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



Your savings federally insured to \$100,000  
**NCUA**  
by the National Credit Union Administration,  
a U.S. Government Agency.