



ALLIANTSM
credit union

members circle

November 2005

a newsletter for AlliantSM Credit Union members

cover story

Sign-up for E-Statements Before December 30 and Receive \$5

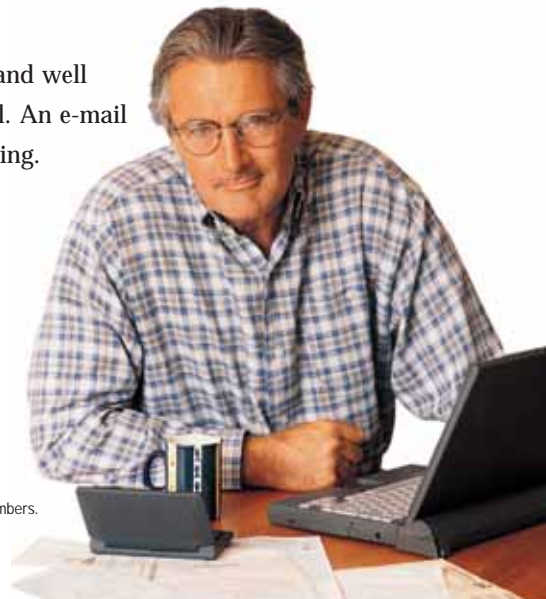
Put an end to the paper waste (and the worry about someone reading your discarded statements), and sign-up for E-Statements now available through SkyBranch[®]. Not only is it fast, but it's much safer, too. Sign-up between December 1 and December 30, and we will deposit \$5 in your Alliant savings account.

With E-Statements, you can:

- Access your statement online the moment that it is ready — and well before your paper statement would reach you by regular mail. An e-mail message will alert you when your statement is ready for viewing.
- Eliminate the hassles of opening envelopes, filing papers and having to shred your old statements.
- Use SkyBranch to browse through your own secure archive of statements.

To obtain your \$5 Alliant bonus for switching over from a paper statement to E-Statements, log on to SkyBranch at www.alliantcreditunion.org, and click on E-Statements to sign up.

This offer is valid between December 1 and December 30, 2005. This offer is not valid to existing E-Statement members. The \$5 deposit will be directly deposited into members' savings accounts by January 31, 2006. One \$5 deposit per qualifying member. Members who switch back to paper statements within sixty days of E-Statement enrollment are subject to a \$5 charge back fee.



Happy Holidays

As we approach the holidays, Alliant Credit Union would like to thank you for your business, and wish you and your family many safe and happy journeys as you travel and share the season with family and friends.

Have a safe and Happy New Year.

monthly checking dividend – declared
NOVEMBER 17, 2005

The November 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 November 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.

Now Available...the Alliant VISA gift card



Jump start your holiday shopping and get the Alliant VISA[®] gift card for everyone on your list. Available in set amounts (ranging from \$25 up to \$1,000), it makes the perfect present for anyone, even the person who has “everything.” You can purchase an Alliant VISA gift card three easy ways:

- At your local Service Center
- Call the TeleCenter at 800-328-1935
- Online at www.alliantcreditunion.org

Plus, when you order through the TeleCenter or online, you can include a personalized message for the recipient, and have it imprinted directly on the card. This holiday, get Alliant's VISA gift card for everyone on your list, and leave the real shopping up to them.



**Free Ride Over:
Washington Mutual
to Assess ATM Fees**

If you use a Washington Mutual ATM, beware: beginning **November 17**, non-customers will be assessed an ATM surcharge. Washington Mutual is adding a **\$1.50 ATM access fee** for non-customers in most states — including California and Washington — and \$2 for non-customer ATM use in Illinois, Florida, Georgia, Nevada and Oregon.

Will You be Ready for Retirement?

Get Yourself on the Right Savings Course

Planning and saving for retirement often take a back seat for many reasons, including these common excuses:

- “I have other priorities right now.”
- “Thinking about retirement makes me uncomfortable.”
- “I’m too busy to find time to plan for retirement.”
- “I’m too young to worry about retirement.”
- “It’s too complicated...”

If you find yourself making similar excuses for avoiding some serious thinking about retirement planning, it’s time to change your tune and make it a top priority.

Saving for retirement has become a more pressing concern than ever before. Why? Recent economic events are forcing companies to shift the burden of retirement funding largely on their employees; an aging U.S. population is straining the Social Security system; life expectancies are longer... there are numerous reasons. Couple that with the expenses of saving and paying for a college education(s) and/or supporting elderly parents, and saving for your own retirement at the same time.

As arduous as it all seems, it is possible. The good news is that help is available through Lincoln Financial Advisors (LFA), an Alliant partner. An LFA advisor will work one-on-one with you to help develop a retirement plan and get you on the right course to retirement savings. Visit our web site at www.alliantcreditunion.org to locate the LFA representative nearest you, and set-up a no-cost, no-obligation initial consultation.

Securities and variable products are not a deposit, not insured through the NCUA, nor by any other federal government agency. Securities and variable products are not obligations of nor guaranteed by Alliant Credit Union and involve investment risks including loss of principal. Alliant Credit Union is not an affiliate of Lincoln Financial Advisors Corp.

Securities offered through Lincoln Financial Advisors Corp., a broker/dealer. (member SIPC) Investment advisory services offered through Lincoln Financial Advisors or Sagemark Consulting, a division of Lincoln Financial Advisors, registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. CRN200508-1002733



The perfect way to say Happy Holidays... flowers and gifts from

1-800-flowers.com

Alliant members will receive **15% off**

Order online or call 800-356-9377. Mention code "Alliant"



Less Hassle, Quicker Response:

Apply for Your Alliant Mortgage Online!



Whether you’re buying a new home or refinancing your current residence, Alliant is dedicated to making your mortgage process easy, secure and convenient with our new online mortgage application.

Now you can apply for a home loan and get pre-approved in just minutes.

All it takes is three easy steps to apply:

- 1 Go to www.alliantcreditunion.org, and click on “Apply for Your Mortgage Online.”
- 2 Follow the prompts to complete the application.
- 3 Click “Submit,” and your information will be processed for quick approval.

An Alliant mortgage expert will contact you with a loan decision, as well as answer any questions you may have. Remember, too, to sign-up for our “rate watch” e-mail feature that allows you to enter your targeted mortgage rate. When your targeted rate is met, you’ll receive an instant e-mail notification from Alliant.

office closings

Day After Christmas
–Monday, December 26

Day After New Year’s
–Monday, January 2

The TeleCenter will close at 5 pm Central on Friday, December 9 and 23.

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–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 Headquarters
11545 W. Touhy Avenue
Chicago, IL 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



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