

Use flower power...

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Give your sweetheart the gift of flowers on **Valentine's Day** – or any day – and receive a sweet deal: 15% off all flowers and gifts. Order online or call. Use code "Alliant" to receive your discount.



cover story

Now there's an alternative way to save at Alliant – Certificates!

In response to our members' requests for a long-term, high-yield savings product, we're pleased to introduce the Alliant Certificate – available in 12- or 24-month terms as Certificates, IRA Certificates and Coverdell Education Savings Account Certificates. The minimum deposit for a certificate is \$10,000 and our high-yield dividends will post monthly and at maturity. Early withdrawal penalties and other terms and conditions

may apply. Alliant Certificates are a great, secure way to help your money grow faster. If you have a bank CD about to mature or money elsewhere, look at adding an Alliant Certificate to your savings plan. To establish a Certificate, obtain an application at www.alliantcreditunion.org, call 800-328-1935 or visit your local Service Center.

monthly checking dividend – declared
JANUARY 19, 2006

The January 2006 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, 2006 who have maintained an average daily balance of \$1,000 or more.

certificate dividend – declared
JANUARY 19, 2006

12-month Certificate provides a Dividend rate of 4.25% - Compounded Annual Percentage Yield of 4.33%. 24-month Certificate provides a Dividend rate of 4.50% - Compounded Annual Percentage Yield of 4.59%. The Certificate Dividend compounds monthly and is credited at the end of each month and at maturity to your Certificate. Minimum Certificate deposit is \$10,000.

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

CERTIFICATE TERM	RATE ¹	APY ¹
12-MONTH	4.25%	4.33%
24-MONTH	4.50%	4.59%

You must be an Alliant member to open a Certificate. In addition, prior to opening an IRA Certificate, you must have or establish an IRA with Alliant. \$10,000 minimum deposit required for either term. You may not add any additional money to your Certificate after opening. Dividends compound monthly and are paid on the last day of the month and at maturity. Early withdrawal penalties apply. ¹ Rates accurate as of 1/19/06 and may change daily.



Ready for fun with a new recreation vehicle?



When you're ready for adventure along the land, on the sea or in the sky with your own recreational vehicle, Alliant is ready to finance it for you.

Whether it's an urge for a camper, motor home, trailer, snowmobile, ATV, boat, jet skis or airplane, we can help you satisfy it with our pre-approved loans with rates as low as 6.25% APR!

Count on us for

- Financing up to 100% may be available
- Loan amounts up to \$1 million
- Flexible repayment terms up to 20 years
- Optional payment protection
- Reduced monthly payments available if you use automatic payment

If your current RV is financed at a lender other than Alliant, you owe it to yourself to check out our rates and refinance with us.

Let Alliant help you get the RV of your dreams! Apply at www.alliantcreditunion.org or call 800-328-1935 for quick loan approval.

Alliant recreational vehicle rates as of 2/1/06 as low as 6.25% APR. Rates include automatic payment option. Rates are .4% higher without automatic payment option. Loan approval, APR and downpayment required based on creditworthiness, collateral and ability to repay. Rates, terms and conditions subject to change. APR = Annual Percentage Rate.

Celebrating Alliant's 70th anniversary

To celebrate Alliant's 70 years, we gave away a weekend getaway for four to Universal Studios Hollywood. Lucky winner Scott Price referred Mark Price (both of Camas, WA) for membership and entered our random drawing. Out of hundreds of entries, he won and is headed to Hollywood. Scott and his party will enjoy free passes to Universal Studios Hollywood, the world's largest movie studio, free roundtrip tickets on United Airlines, free accommodations, free car rental, \$1,000 in spending money and a complimentary savings booklet.



Alliant introduces 24/7 lending



When it comes to applying for a consumer or home equity loan, Alliant is now open 24 hours a day, 7 days a week to handle your requests. This means your loan can be approved in just seconds at any time, on any day. Simply call our TeleCenter at 800-328-1935, and press 4 and apply for your loan at a time that's right for you.

Please note: to check on existing loans and applications, you'll still need to call during regular business hours (M-F, 7am - 7pm CT).

Is your family heirloom worth a fortune?

TV programs, such as "Antiques Roadshow," inspire people to want to know how much their treasures are really worth. Could that silly knickknack stashed in the attic be assessed for five figures?

Do you owe it to yourself to check it out? Sure. But realize that heirlooms hold significant value "less than 1 percent of the time," notes Brian Witherall, one of the "Antiques Roadshow" appraisers.

Doing the research. Begin with the Internet. Enter the name of the item and other pertinent information into a search engine, such as Google. If the preliminary information is encouraging and you're interested in selling or insuring the item, take the next step - contact a certified appraiser, preferably someone credentialed in appraising your type of object.

Look for an appraiser who charges a flat or hourly fee (typically \$150 to \$400 per hour), not somebody who takes a percentage of the object's worth. And ask the appraiser if a full-blown formal appraisal is worth getting. "Most appraisers won't encourage you to spend money that is not cost effective," says Pamela Bensoussan, owner of an appraisal firm in California.

Source: Bankrate.com



Are you missing the points?

You're missing out if you don't have Alliant's Platinum Rewards VISA® credit card. It gives you the platinum-level flexibility you're looking for with no annual fee and an everyday great interest rate. Plus, you'll earn a bonus point for net every dollar charged on your card - redeemable for travel on major airlines with no blackouts and name-brand merchandise. Apply today online at www.alliantcreditunion.org or by calling 800-328-1935.

Refer to VISA Credit Card Agreement for complete terms and conditions. Loan approval and APR based on ability to repay, payment method and creditworthiness. Rates terms and conditions subject to change. Rates as low as 12.5% APR (with automatic payment). Rates 4% higher without automatic payment. APR-Annual Percentage Rate. No grace period on cash advances. Balance transfers are treated as and considered cash advances on your VISA credit card. Bonus points are earned for every net dollar spent on new purchases. No points are earned for finance charges, fees, cash advances, balance transfers (except promotional offers), convenience checks, foreign transaction currency conversion or insurance charges. Points have no cash value and cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain an award and cannot be earned from or transferred to any other credit card or other accounts.

office closings

President's Day

- Monday, February 20

Good Friday

- Friday, April 14

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

VISA® Gift Card

Purchase: 800-328-1935

Support Center: 866-466-2362

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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