



ALLIANT<sup>SM</sup>  
credit union

# members circle



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October 2005

a newsletter for Alliant<sup>SM</sup> Credit Union members



weekend getaway

## Win a Vacation for 4 to World Famous Universal Studios Hollywood...

In honor of our 70 years, we're giving you the chance to win a weekend getaway

With our savings dividend on the rise, there's never been a better time to encourage your friends and family members to join Alliant and open a savings account. Share the benefits today and let them experience the high savings dividends, great everyday loan rates, exceptional products and services, and personal service you enjoy.

Plus, when they join by November 30, 2005, you and the friend(s) or family member(s) you referred will be entered for a chance to win an exciting vacation for 4 to Universal Studios Hollywood. One lucky member will be randomly selected to win this trip to the world's largest movie studio and theme park. From the new Revenge of the Mummy-The Ride to Nickelodeon Blast Zone to the Studio Tour to City Walk...it's all included!



The Mummy ©2005 Universal Studios.

- Four tickets to World Famous Universal Studios Hollywood
- Four roundtrip tickets on United Airlines
- Hotel accommodations for four
- \$1,000 in spending money
- Complimentary Savings Booklet
- Free weekend car rental

*continued on back*



Celebrating 70 Years  
October 26, 1935–October 26, 2005

To our members—  
Thank you for 70 years of incredible success. We look forward to serving you for many years to come...

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

The October 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 October 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.

## Drive Away with a Great Loan Rate...

Celebrate Alliant's 70 years with .7% off on an Alliant auto loan

Now through November 30, when you finance a vehicle purchase or refinance a current vehicle loan financed at another institution with Alliant, you'll receive .7% off your standard qualifying rate.

**Hurry, this special anniversary offer ends  
November 30, 2005.**

Rates as of 10/20/2005: Alliant new car rates as low as 4.5% APR, and used car rates as low as 4.90% 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.



2 weekend getaway

## Win a Vacation continued



### Save at the Pump

Don't let skyrocketing fuel prices drive you crazy – here are some tips to help you put a dent in your gas expense.

1. Keep your car tuned up
2. Combine errands into one trip
3. Drive the speed limit
4. Bike, walk, or use public transportation
5. Limit stop-and-go traffic
6. Car pool and share the cost of gas
7. Remove heavy objects from your trunk
8. Don't rev your engine
9. Use your air conditioner sparingly
10. If it's time for a trade-in, consider purchasing a fuel-efficient car

Source: Balance Financial Fitness

### Important Notice for Alliant Mortgage Holders:

If you want to have your January 2006 mortgage payment credited for income tax purposes for the tax year 2005, it must be received by 4pm CT on Friday, December 30, 2005. Payments received after that time will be credited to the 2006 tax year.

### IT'S EASY TO ENTER...

#### 1. Simply obtain a 70th Anniversary Membership Enrollment Agreement at

- Your local Service Center, or
- [www.alliantcreditunion.org](http://www.alliantcreditunion.org)

#### 2. Pass it along to your family member or friend to complete and return with the initial minimum deposit.

The more new members you refer to join Alliant, the more times you are entered to win. Plus, your referred family member(s) or friend(s) will also receive one automatic entry. **HURRY-all savings accounts must be opened between October 1 and November 30, 2005 to qualify for entry into the weekend getaway to World Famous Universal Studios Hollywood.**

This offer and drawing is being conducted by Alliant Credit Union. Alliant employees, directors and family members of the same household are not eligible to participate. For complete terms and conditions, visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org).

## Introducing New Alliant VISA® gift card...coming mid November

Making Holiday Shopping Easier Than Ever

Alliant makes holiday shopping easy with our new VISA gift card. Available in set amounts (ranging from \$25 up to \$1,000), it makes the perfect present for everyone on your gift giving list...even the hardest people to shop for. You can purchase an Alliant VISA gift card three easy ways:

- At your local Service Center
- Call the TeleCenter
- Online at [www.alliantcreditunion.org](http://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.



### WINNING RUNS IN THE FAMILY

Congratulations to the winners of our monthly Family Member Referral drawing in 2005. Welcome...

- John Sweeney of Sausalito, CA, referred by Mary Sweeney of Novato, CA.
- Heather Tucker, referred by Anthony DeZarn, both of Colorado Springs, CO.
- Roland Lauer, referred by Amy Hobbs, both of Dundee, IL.
- Laura Gleason referred by Mary Lou Gleason, both of Arlington Heights, IL.
- Jennifer Beeman of Destrehan, LA, referred by Michael Bothwell of Colorado Springs, CO.
- Katherine Haas, referred by Russell Haas, both of Golden, CO.
- Justine Kitchens, referred by Janice Kitchens Sneed, both of South Holland, IL.
- Cole Turner, referred by Toni Turner, both of Ewa Beach, HI.

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. 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 the paper work to Alliant.

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

### office closings

**Thanksgiving Day**  
–November 24

**Day After Thanksgiving**  
–November 25

**Day After Christmas**  
–December 26

**The TeleCenter will close at 5pm on December 9.**

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



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