



ALLIANT  
credit union

# members circle

www.alliantcreditunion.org

a newsletter for Alliant Credit Union members

November 2007

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## Being smart about holiday spending

value for each person. To establish your holiday spending limit, include your related expenses, such as wrapping paper, entertaining and, if you buy items online, shipping costs.

**Comparison shop.** Check the sales catalogs in your mail and go online for the best prices. Many national chain stores list their cost for items on their web sites. Plus, you can find where to get the best prices for millions of items by using sites, such as MySimon.com and Yahoo! Shopping.

**Consider self-made gifts.** Homemade cakes, preserves or a bunch of flowers from your garden are perfect presents for some people. Also, you can give someone a coupon redeemable for an activity they would enjoy with you, such as a game of tennis, movie or massage (administered by you).

**Start early for next year's gifts.** If you hate checkout lines and last second shopping frenzy, shop early for 2008. Bookmark the web sites where you bought gifts, check out the after New Year's sales, and keep your eye out to collect gifts throughout the year.

Sources: smartmoneytips.com, CNNMoney.com, Sheila Freeman Consulting, talwins.com, handbag.com and coaches.aol.com

## DIVIDEND

December dividend  
**DECLARED NOVEMBER 15, 2007**  
The December 2007 Savings and IRA dividend, declared 11/15/2007, provides a Compounded Annual Percentage Yield of 4.85% APY. Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Savings dividend is subject to change monthly.

The December 2007 Checking dividend, declared 11/15/07, provides a Compounded Annual Percentage Yield of .25% APY. Checking dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$1,000 or more. Checking dividend is subject to change monthly.

## certificate dividend

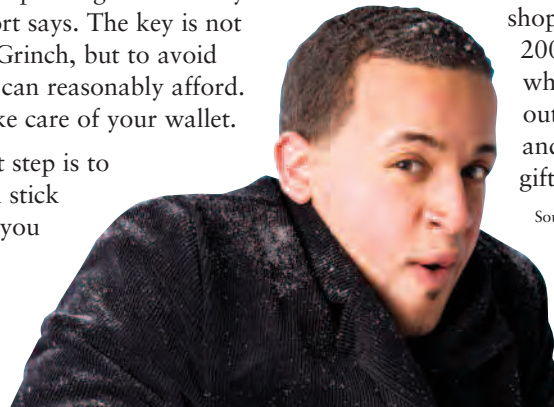
12-month and 24-month Certificates provide a Dividend rate of 5.03% - Compounded Annual Percentage Yield (APY) of 5.15%. Dividends compound monthly and are paid on the last day of the month and at maturity. Minimum Certificate deposit is \$1,000.

Early withdrawal penalties apply. The Certificate dividend rate may change daily. You may not add any additional money to your Certificate after opening. Contact Alliant for more information about fees, terms, and conditions that may apply. Certificate rates current as of October 1, 2007.

Winter holidays are a time for the heart and heartfelt gift-giving. But if your spending isn't guided, in part, by your head, you're in jeopardy of giving yourself a financial hangover.

The average consumer expects to shell out \$800 on the holidays, according to a report by the National Retail Federation. However, if you're like most consumers, you'll end up spending more than you had anticipated, the report says. The key is not to become a Scrooge or Grinch, but to avoid spending more than you can reasonably afford. Here are some tips to take care of your wallet.

**The "B" word.** The first step is to make a budget (and then stick to it). List all the people you want to give gifts to and decide the gift or gift



## Gift cards – not just for the picky from the busy

Several years ago, people typically thought of gift cards as impersonal pieces of plastic given by people too lazy to shop for the right gift. Since then, gift cards have become a safe, "can't go wrong" gift, especially when given to people who are tough to shop for.

In fact, gift cards are expected to account for \$35 billion in gifts this holiday season, up from \$28 billion in 2006.

Plus, purchasers and receivers of gift cards rank their overall satisfaction at 9 on a scale of 1 to 10, with 10 being "extremely satisfied," according to ValueLink.

Sources: Retailindustry.about.com, emarketer.com and Denver Business Journal



(instructions to order Alliant gift cards on back page)

## The ABCs of ACH

Ever wonder what an ACH is? Then read on. ACH is an abbreviation for Automatic Clearing House – an electronic network which ensures money is transferred in and out of your account, per your authorization. ACH transfers include direct deposit of your paycheck or automatic payments from your account to vendors.

For example: You can authorize your electric bill or ongoing loan payment to be automatically deducted from your checking or savings account on a certain day each month. This eliminates the need for you to write a check and helps avoid late payments.

It's easy to set up an ACH to deposit and withdraw funds from your Alliant accounts. You can:

- Establish direct deposit through your employer's payroll
- Use SkyBranch® for a one-time or recurring transfer to/from other financial institution accounts
- Pay bills by authorizing vendors to withdraw money from your account (provide vendor with your account number and the Alliant ABA#: 271081528). For savings accounts, use your 10-digit account number. For checking, use your 14-digit account number which is printed on the bottom of your checks
- Have money regularly deducted from an account to pay for your Alliant loan. Use our "Authorization Agreement for Preauthorized Loan Payment" form. Get this form from our web site or Service Centers, or by calling the TeleCenter at 800-328-1935.



### Earn a tax deduction by prepaying your Alliant mortgage before December 28

One sliver of good news about paying taxes: the more deductions you take, the lower your tax liability will be.

### Want a 2007 deduction for a January 2008 Alliant mortgage payment? Then, we must receive your payment by Friday, December 28, 2007.

Ensuring that Alliant receives your January 2008 mortgage payment by December 28 will give you an extra month's worth of mortgage deductions. The December interest charge included in the January installment will be eligible for a 2007 itemized deduction.

Consult your financial advisor about potential tax savings.

### Avoid ATM fees this holiday and every day

Don't let the Grinch – in the form of money-stealing ATMs – deprive you of some of your hard-earned cash this holiday. Instead of paying a bank up to \$4 (or more) for the privilege of accessing your money, **rely on Alliant's network of more than 30,000 surcharge-free ATMs.**

Use the "Find ATMs" locator on the home page of our web site, [www.alliantcreditunion.org](http://www.alliantcreditunion.org). You'll get a list of ATMs and their distances from the zip code you enter.

Or, while shopping, look for the Alliance One or CO-OP Network logo on ATMs. That means the ATM is part of our surcharge-free network (which includes more than 5,500 ATMs in participating 7-Elevens in 30 states).



Alliant charges a nominal fee after eight transactions have been performed in a month at non-Alliant ATMs, including CO-OP Network and Alliance One ATMs.

### Looking for the perfect gift?

Consider giving Alliant VISA® gift cards to people this holiday. This gift ensures your recipients get something they really want or need.

Alliant's gift card, redeemable anywhere a VISA debit card is accepted, is available in denominations of \$25, \$50, \$100, \$250 and \$1,000.

#### Order your gift card today:

- Online at [www.alliantcreditunion.org](http://www.alliantcreditunion.org)
- Call 800-328-1938 (24/7)
- Drop by your local Service Center



Note: A non-refundable processing fee of \$2.50 per card will be deducted from your account

office closings  
Alliant will be closed in observance of the following holidays:

#### Christmas Day

– Tuesday, December 25

#### New Year's Day

– Tuesday, January 1

dial direct: Alliant is there when you need us

#### Self Service Telephone (SST)

773-462-2100, 800-482-5328  
24/7 account access

#### Alliant TeleCenter

800-328-1935  
TDD/TTY 773-462-2300  
24/7 personal assistance

#### VISA® ATM/Check Card

Lost/Stolen: 800-328-1935  
After Hours: 866-861-5411

#### VISA® Credit Cards

24/7 Member Services/  
Account Info/Lost or Stolen:  
866-444-8529

#### VISA® Gift Card

Purchase: 800-328-1935  
Support Center: 866-466-2362

#### Mortgage Hotline

800-365-7003  
Mon–Th, 7:30am–7pm CT  
Fri, 7:30am–5pm CT

#### Auto/Home Insurance

888-380-9287  
Mon–Fri, 6am–10pm CT  
Sat, 6am–8pm CT

#### BALANCE Financial Fitness

888-456-2227  
Mon–Th, 5am–8pm PT  
Fri, 5am–5pm PT  
Sat, 8am–5pm PT

#### Alliant Headquarters

11545 W. Touhy Avenue  
Chicago, IL 60666

#### NEW! Deposits/Payments

P.O. Box 60050  
City of Industry, CA 91716-0050

#### NEW! Credit Card Payments

P.O. Box 60051  
City of Industry, CA 91716

#### All Other Correspondence

P.O. Box 66945  
Chicago, IL 60666-0945

Use promo code "ALLIANT" at check out to get **15% Off**



1-800-flowers.com

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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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