



ALLIANT
credit union

members circle

August 2005

a newsletter for AlliantSM Credit Union members



Greater Access....

In an effort to improve member service and enhance access, we are pleased to announce new hours of operation for the following Service Centers:

- **Washington, DC**
Dulles Reservations Center (IADCL)
22800 Davis Drive
Sterling, VA 20164
Beginning September 7, 2005
New hours of operations
M-F, 8am-5pm
- **Denver, CO**
Quebec Square (DENCU)
7505 E. 35th Avenue, Bldg. 3, Ste. 385
Denver, CO 80238
Beginning October 3, 2005
New hours of operations
M-F, 8am-5pm

monthly checking dividend – declared
AUGUST 18, 2005

The August 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 August 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.

home equity line of credit

As Home Values Rise, So Does Your Equity

Now Just May be the Best Time for a Home Equity

As home values continue to ratchet up nationwide, so does the equity in your home. This boost in market value may provide you with an attractive opportunity to take advantage of your home's value with an Alliant Home Equity Line of Credit (HELOC).

Use your equity anyway you like...

You can use your Alliant HELOC for home improvements, like a new deck, new windows, or even a room addition or a new garage. Or opt to use your line of credit for practical purposes—like consolidating debt to pay off a hefty credit card balance, or to purchase a new family car. With the power of your hard-earned equity and an Alliant HELOC, you can pay for your son's or daughter's college tuition, go back to school yourself or even take that once-in-a-lifetime vacation that you've dreamt about for years. The possibilities are endless.

Apply online...it's easy!

Alliant's online Home Equity Application allows you to easily complete and submit an application online. Plus, consider these other great features of our home equity products...

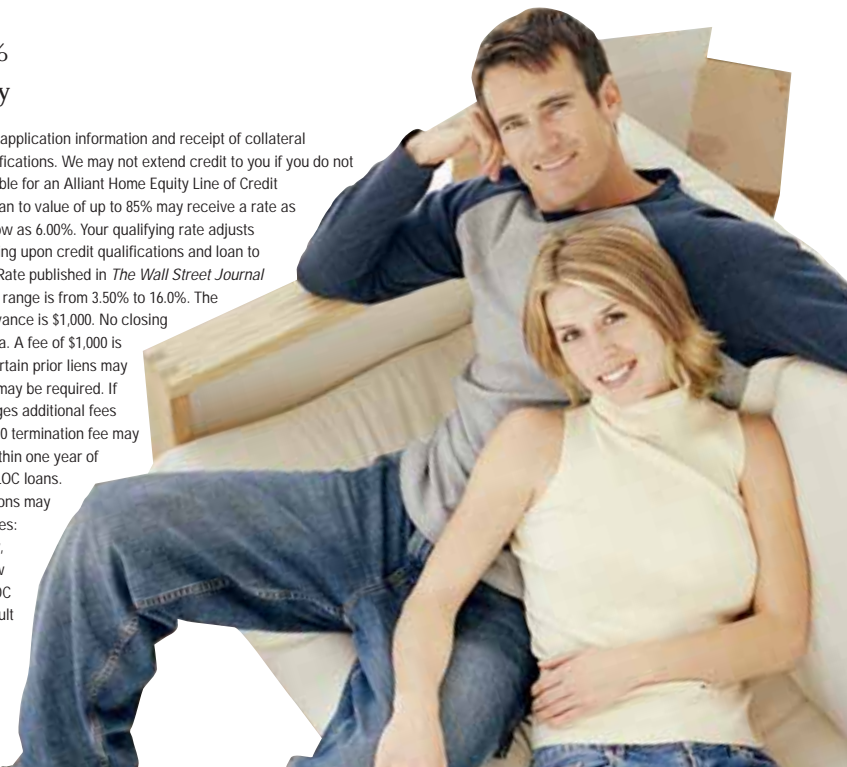
- Rates as low as Prime minus 1/2%
- Rates adjust annually, not monthly

Offer subject to credit approval, which includes verification of application information and receipt of collateral documents. Rates and closing costs are subject to credit qualifications. We may not extend credit to you if you do not meet Alliant criteria. You must be an Alliant member to be eligible for an Alliant Home Equity Line of Credit (HELOC). Qualifying applicants who take out a HELOC with a loan to value of up to 85% may receive a rate as low as 1/2% below prime. Rates as of August 26, 2005 are as low as 6.00%. Your qualifying rate adjusts annually on the anniversary date of your first payment depending upon credit qualifications and loan to value ratio. Your qualifying rate is based on the highest Prime Rate published in *The Wall Street Journal* 30 days prior to your anniversary date, plus a margin. The APR range is from 3.50% to 16.0%. The minimum initial advance is \$10,000 thereafter, the minimum advance is \$1,000. No closing costs based on loans up to \$250,000 and meeting Alliant criteria. A fee of \$1,000 is applied to HELOC loans more than \$250,000. Costs to satisfy certain prior liens may be assessed. Property insurance is required. Flood insurance may be required. If the state and/or county in which the collateral is located charges additional fees and taxes, the borrower will be responsible for payment. A \$200 termination fee may be applied to a HELOC cancelled or closed by the borrower within one year of origination. Refinancing is not applicable to current Alliant HELOC loans. Rates, terms, and conditions subject to change. Other restrictions may apply. Home equity products are available in the following states: Arizona, California, Colorado, Florida, Hawaii, Illinois, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New York, New Mexico, Tennessee, Virginia, and Washington. HELOC loans available on 1 to 2 unit owner occupied dwellings. Consult your financial advisor about potential tax savings.

- No closing costs, application, appraisal or annual fees
- Borrow up to 85% of your home's value
- Interest on your HELOC may be tax deductible
- Convenient electronic payment options available

As you pay back the borrowed funds, they revolve, and become available again over a seven-year draw period. And with Alliant's flexible repayment terms up to 15 years, you'll be able to keep your payments within your budget.

To learn more about how you can get an Alliant home equity loan or line of credit, visit our web site or call a Member Services Representative at 800-328-1935 (M-F, 7am-7pm CT).





Provide Your E-Mail Address and Stay Up-to-Date!

The best way to stay on top of the latest Alliant offerings and programs is to provide us with your e-mail address. By doing so, you'll always be among the first to receive information about Alliant—including our latest quarterly savings dividends, limited-time offers, member-only discounts, promotions, and more!

To register your e-mail address with us, visit our web site at www.alliantcreditunion.org, and look for the button that reads "Register Your E-Mail Address."

Feathering Your Nest Egg: Diversify, Diversify, Diversify

"Don't put all your eggs in one basket." You've probably heard that adage over and over again; when it comes to investment planning, it's sensible advice. What it really means is to diversify, or spread your assets across a spectrum of investments to reduce financial risk and facilitate asset growth. Cautious investors continue to use this approach as a "defensive" investment strategy.

Are Your Assets Really Diversified?

A diversified portfolio should be at the core of any well-planned investment strategy. While a worthy goal at any age, it's especially desirable as your net worth grows over the years.

Depending on your investment goals and tolerance for risk, your strategy may emphasize one type of investment over another. But overall, your plan should be diversified. That's because no single type of investment performs best under all economic conditions. A diversified program is capable of weathering varying economic cycles, and improving the trade-off between risk-of-loss and expected return.

A diversified financial planning strategy will neither eliminate the risk of investment losses nor guarantee success. But it does offer a sound approach to help protect your assets, reduce risk and potentially grow assets over time. Alliant's Financial Planning partner, Lincoln Financial Advisors, can help you put an effective financial planning strategy in place. Visit our web site at www.alliantcreditunion.org to locate the Lincoln Financial Advisors representative nearest you, and set-up a no-cost, no-obligation initial consultation today.

Securities and variable products are not a deposit, not insured through the NCUA, or 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. CRN200508-1002650



Try It, You'll Like It:

Electronic Banking is a Breeze with SkyBranch®

With the price of gas soaring to all-time highs, there's no denying that you can save yourself some real money by eliminating a few unnecessary trips in the car each week.

Have you ever considered cutting back on visits to your local Alliant Service Center...and instead conducting some of your account transactions online through SkyBranch online banking?

With SkyBranch you can conduct your banking transactions online 24/7 from the comfort of your home, office, or anywhere you have access to an Internet connection. It's easy-to-use and convenient, allowing you to:

- Use our free Bill Pay¹ service to pay bills and make other payments
- Instantly see your transactions posted in seconds
- View account balances for savings, checking, IRAs, consumer and mortgage loans, and more
- Transfer advances from your home equity line of credit to your savings or checking account for immediate use
- Review account history, including dividends earned on each account
- Set-up a "recurrent transfer," or set amount, that will be moved between accounts each month on a day of the month of your choosing
- Apply for an unsecured loan or a VISA® credit card...and receive approval in seconds
- And much more

Experience the convenience of SkyBranch. Give it a try today.

1 Free Bill Pay includes the Pay Anyone service with up to eight (8) bill payments per month. Thereafter, Pay Anyone payments are .40 cents each. We also offer a Total Bill Management (TBM) service for \$6.95 per month for the first eight (8) payments or scanned items, and thereafter \$1.00 for each additional item that month. Prices subject to change.

office closings

Alliant will be closed in observance of the following holiday:

Columbus Day
Monday,
October 10, 2005

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, 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



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