



www.alliantcreditunion.org

At Your Service 24/7

Alliant's web site is always available, providing 24-hour access to product and service information and your accounts. Navigate through our site anytime, anywhere to apply for a loan, check your accounts through SkyBranch[®] and pay your bills online with Bill Pay, or to get the information you want, when you want it.

NEW! ONLINE MORTGAGE APPLICATION PROCESS

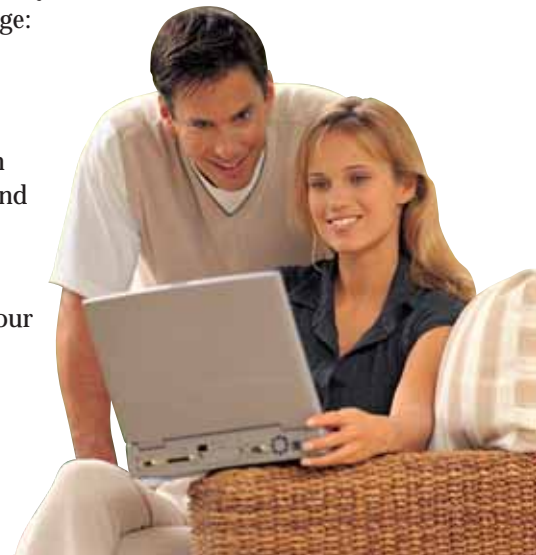
Alliant now offers you a secure, convenient and easy way to apply for a home loan or get pre-approved anytime. Receive approval in minutes, rather than days or weeks!

To apply for your mortgage, visit the Home Loan Products page:

- Click on "New! Apply Today..." in the yellow box
- Complete the online information form and submit

Your information will be reviewed for online approval, and an Alliant Mortgage Expert will follow-up with a loan decision and answer any questions.

www.alliantcreditunion.org is at your service for extended, account access from any computer with Internet access. For your convenience, you can also apply for a loan by selecting a loan application on the Applications & Forms page. Select from a VISA[®] credit card, Vehicle loan or Home Equity product - just complete the required information and submit.



monthly checking dividend - declared
JULY 21, 2005

The July 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 July 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.

Planning an investment plan?

Getting the most out of your investment plan takes a lot of planning.

As you start formulating your investment plan or begin to reassess your current strategy, it's a good idea to seek assistance from a qualified financial professional to help ensure your strategy fits your goals. That's where Alliant's relationship with Lincoln Financial Advisors (LFA) can help. LFA offers a wide array of high quality financial products and services, and will work with you to develop a personalized, comprehensive financial plan. Visit our web site to locate the representative nearest you and schedule a free financial planning consultation with a Lincoln Financial Advisors representative today.

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. CRN200506-1001522

 **Lincoln**
Financial Advisors[®]





Alliant Credit Union... committed to maintaining the highest level of security

At Alliant, protecting member information is a top priority. We have systems and procedures in place to guard against fraudulent activity and theft, including 'round-the-clock monitoring of member accounts for suspicious activity and a complex computer network with tracking and encryption capabilities.

Our commitment to the safety and security of member information was evidenced through our quick response to the recent compromise of credit and debit cards at a third party merchant processor (not in any way connected to Alliant). We took immediate action to minimize impact to those members affected by the incident by blocking cards and personally contacting members (by phone, e-mail and mail) while simultaneously reissuing new cards.

Winning Runs in the Family

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

Welcome...

- **John Sweeney** of Sausalito, CA, referred by Mary Sweeney of Novato, CA.
- **Heather Tucker**, referred by Anthony DeZam, both of Colorado Springs, CO.
- **Roland Lauer**, referred by Amy Hobbs, both of Dundee, IL.

You and a family member can be winners, too. Obtain an official entry form from your local Service Center or our web site, have your family member complete the application and entry form. Return them to Alliant and you'll both be entered for a chance to win a \$100 gift card.

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

SIMPLE WAYS PROTECT AGAINST FRAUD AND IDENTITY THEFT

Even with Alliant's high-tech security systems and policies in place, there are a few simple steps you can take to further safeguard your identity, credit card(s) and other accounts:

- Review your account statements as soon as you receive them. If you see any purchases or other transactions that you did not authorize, let us know immediately.
- Use SkyBranch® to monitor your accounts. Log in frequently to track your account balances. Balance your account at least once a month, so any discrepancies can be reported in a timely manner.
- Sign up for *Verified by VISA*, which may provide some added protection against unauthorized online purchases.
- Make sure all of the companies with whom you have credit cards and ATM/Check Cards have your current phone number so they can contact you if they encounter suspicious transactions on your card(s).
- Do not authorize payments or give out personal information over the phone unless you call a specific creditor and know its reputation.
- Shred pre-approved credit card offers, statements, and bills that contain account numbers or other personal information before throwing them away.
- Notify your card issuer if a monthly statement fails to arrive in the mail.
- Keep a record of your account numbers, their expiration dates, and the card issuer's phone number in a safe place—but not in your wallet.
- When traveling, be careful about using your credit card or ATM/Check Card at Internet cafes or any location with a wireless connection.
- Check your credit report at least once a year. A provision of the FACT ACT of 2003 entitles consumers to request a free copy (1 per year) of their credit report. For more information, call 877-322-8228 (877-730-4104 TTY) or visit www.annualcreditreport.com.
- If you are a victim of fraud, call the fraud unit of one of the three national credit card bureaus—Equifax, Experian, and TransUnion—to notify them and to have a fraud alert placed on your file.
- Visit the Federal Trade Commission's web site at www.consumer.gov/idtheft to learn more about identity theft and ways to protect your personal information.

Source: CUNA News Now 7/6/05

office closings

Alliant will be closed in observance of the following holiday:

Labor Day

Monday,
September 5, 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



11545 W. Touhy Avenue Chicago, IL 60666
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Your savings federally insured to \$100,000
NCUA
by the National Credit Union Administration,
a U.S. Government Agency.