

12-Month Certificate Suze Orman Promotion Terms and Conditions

For the avoidance of doubt, only current Alliant Credit Union members identified within the selected audience opening a certificate through MyAlliant.com and new Alliant Credit Union members joining through MyAlliant.com are eligible for this promotion. Offer is non-transferable.

Eligible members qualify for a promotional elevated Annual Percentage Yield (APY) Rate of 4.45% APY on 12-month Regular Share Certificate and 4.50% APY on 12-month Jumbo Share Certificate products through this promotion and must meet the following requirements:

- Open a new Alliant Credit Union 12-month Regular Share Certificate or 12-month Jumbo Share Certificate between October 1, 2026, and October 31, 2026.
- A \$1,000.00 minimum deposit is required to open a Regular Alliant Share Certificate and/or a \$75,000 minimum deposit is required to open an Alliant Jumbo Share Certificate.

You are not locked into the promotional APY rate until you open your Alliant Certificate. 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. A penalty will be imposed for early withdrawal of any principal amount. There are no penalties for monthly dividend withdrawals. Early withdrawal penalties apply if the Certificate is closed before the maturity date unless the Certificate funds are moved to Alliant Retirement and Investment Services. Any monthly withdrawals or transfers reduce earnings. Fees may reduce earnings on the account. If you open an Alliant 12-month Jumbo Share Certificate with a minimum deposit of \$75,000 but later withdraw funds from the account and bring the balance below \$75,000, the Alliant Jumbo Share Certificate will convert to a Regular Alliant Share Certificate, which will pay a lower rate of 4.45% APY.

The new Alliant Credit Union 12-month Regular Share Certificate(s) and 12-month Jumbo Share Certificate(s) must be opened by 11:59 p.m. CT on October 31, 2026, to be eligible for the promotional APY rate. Only new 12-month Regular Share Certificate and 12-month Jumbo Share Certificate products are eligible; Certificate renewals are not eligible for the promotion. There is no limit to the number of 12-month Regular Share Certificates or 12-month Jumbo Share Certificates that can be opened within the promotional period. As part of the promotion, Regular Share Certificates with a term between 12 and 17 months provide a Dividend Rate of 4.36% – Compounded Annual Percentage Yield of 4.45% APY on

balances between \$1,000 and \$74,999.99. Jumbo Share Certificates with a term between 12 and 17 months provide a Dividend Rate of 4.41% – Compounded Annual Percentage Yield of 4.50% APY on balances \$75,000 or greater. Both Regular and Jumbo Certificate types are also offered as Traditional IRA Certificates, Roth IRA Certificates, and SEP IRA Certificates. Prior to opening an IRA Certificate (Traditional, Roth and SEP), you must have or establish an IRA with Alliant. New Alliant Credit Union members joining through MyAlliant.com who wish to extend the maturity date to a term greater than 12 months but less than or equal to 17 months must contact Alliant Credit Union by phone at 800-328-1935 after opening their 12-month Regular Share Certificate(s) and 12-month Jumbo Share Certificate(s).

Eligible Alliant members must be at least 18 years of age at time of certificate opening and a legal U.S. Resident or U.S. Person (including a U.S. Resident Alien) to be eligible. All Certificate openings are subject to approval. Alliant members of its Board of Directors, employees, and their family members of the same household are not eligible to participate. This promotion is subject to all federal, state, and local laws and regulations and governed by Illinois law. Promotion is sponsored by Alliant Credit Union, 11545 W. Touhy Ave., Chicago, IL 60666. Alliant Credit Union has the right to modify or cancel the terms of this promotion at any time.

To see additional terms and conditions and learn about important disclosures regarding Alliant Certificates, please review the [Product Disclosures](#).