Suze Orman November 2026 Certificate 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.

Through this promotion, eligible members qualify for an elevated Annual Percentage Yield (APY). New 12-month Regular Share Certificates will receive a 4.45% APY and new 12-month Jumbo Share Certificates will receive a 4.50% APY. New 36-month or 60-month Regular Share Certificates will receive a 5.00% APY and new 36-month or 60-month Jumbo Share Certificates will receive a 5.05% APY. To qualify for the promotion, the following requirements must be met:

- Open a new Alliant Credit Union 12-month, 36-month, or 60-month Regular Share Certificate, or a 12-month, 36-month, or 60-month Jumbo Share Certificate between October 30, 2026, and November 30, 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, 36-month, or 60-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 for the 12-month certificate or 5.00% APY for the 36-month and 60-month certificates.

The new Alliant Credit Union 12-month, 36-month, and 60-month Regular Share Certificate(s) and the 12-month, 36-month, and 60-month Jumbo Share Certificate(s) must be opened by 11:59 p.m. CT on November 30, 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, 36-month, or 60-month Regular Share Certificates or 12-month, 36-month, or 60-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. Regular Share Certificates with a term between 36 and 47 months and a term of 60 months provide a Dividend Rate of 4.89% – Compounded Annual Percentage Yield of 5.00% APY on balances between $1,000 and $74,999.99. Jumbo Share Certificates with a term between 36 and 47 months and a term of 60 months provide a Dividend Rate of 4.94% – Compounded Annual Percentage Yield of 5.05% 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 or greater than 36 months but less than or equal to 47 months must contact Alliant Credit Union by phone at 800-328-1935 after opening their Regular Share Certificate(s) or 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.