Alliant Credit Union Journey Home Savings Promotion Terms and Conditions

Eligible new and existing members may qualify for one of the available bonus opportunities depending on which of the following requirements are satisfied:

- **Entering the Promotion**
    - **New Members:** All account applications are subject to approval. New members may enroll into the promotion by opening a High-Rate Savings (S01) account between September 16, 2026, and April 30, 2027, via the promotional landing page.
    - **Existing Members**: Members with existing High-Rate Savings (S01) accounts may enroll by completing the form on the promotional landing page between September 16, 2026, and April 30, 2027.
- **Deposit Requirements:** Participants must deposit **at least $300 ("Qualifying Deposit") each calendar month for eighteen (18) months ("Qualification Period")** into their eligible High-Rate Savings (S01) account. Dividend credits, promotional credits, and other amounts determined by Alliant do not satisfy the monthly deposit requirement. Participants must make the first monthly deposit by the last day of the calendar month following enrollment in the promotion*. After making the first Qualifying Deposit, Participants may miss up to two (2) monthly deposit requirements without disqualification.
- **Mortgage Requirement:**
    - Participants must close on a Qualifying Alliant mortgage[I] or Qualifying non-Alliant mortgage[II] **after completing all Qualifying Deposits in the Qualification Period** and **no later than the last day of the forty-second (42nd) calendar month following the last month of the Qualification Period***.
    - Participation in this promotion does not guarantee mortgage approval.
    - For Qualifying non-Alliant mortgages, Participants must provide a fully executed Closing Disclosure as proof of closing within 60 days of mortgage closing.

<u>Qualifying Alliant Mortgage Dividends and Bonus</u>:
After all promotion requirements have been met, Alliant will provide a bonus equal to the dividends credited to the Participant's High-Rate Savings (S01) account during the Qualification Period and through the date the Participant's written Intent to Proceed is received by Alliant for the new mortgage, up to a maximum of $1,500[III]. A Qualifying Alliant mortgage may receive only one bonus, regardless of the number of borrowers or co-borrowers on the loan who may have participated in the Journey Home Savings Promotion. The bonus will first be applied toward eligible closing costs[III, IV] on a Qualifying Alliant mortgage at mortgage closing. The closing-cost credit may not exceed the Participant's actual eligible closing costs and will be applied only to the extent permitted by applicable investor, agency, insurer, and regulatory requirements. Any remaining bonus amount that cannot be applied as a closing credit[III] will be credited to the eligible High-Rate Savings (S01) Account within the 60 days following mortgage closing.

<u>Qualifying Non-Alliant Mortgage Dividends and Bonus</u>:
After all promotion requirements have been met, Alliant will provide a bonus equal to twenty-five percent (25%) of the dividends credited to the Participant's High-Rate Savings (S01) account during the Qualification Period and through mortgage closing, up to a maximum promotional credit of $375. A Qualifying non-Alliant mortgage may receive only one bonus, regardless of the number of borrowers or co-borrowers on the loan who may have participated in the Journey Home Savings Promotion. The

bonus will be deposited to the Participant’s eligible High-Rate Savings (S01) account within 30 days after Alliant receives a fully executed Closing Disclosure as proof of closing on the Qualifying non-Alliant mortgage.

Participants must maintain Alliant membership and their eligible High-Rate Savings (S01) account in good standing through mortgage closing and in order for any bonus to be credited to the account. Closing the High-Rate Savings (S01) account before mortgage closing or before crediting of any bonus will result in disqualification from the promotion and forfeiture of the promotional benefit. Limit one offer per Alliant member. Alliant reserves the right to modify, suspend, or terminate this promotion, or correct any administrative, technical, or printing errors, if circumstances beyond Alliant's reasonable control impair the administration, security, or proper operation of the promotion. Any such action will be taken in accordance with applicable law. Offer is not transferable and not valid for UTMAs, IRAs or other tax-exempt accounts. Participants will be responsible for any tax liability. Alliant reserves the right to disqualify Participants for fraud, abuse, or failure to satisfy promotion requirements. Must be 18 or older at time of account opening and a U.S. Resident or U.S. Person (including a U.S. Resident Alien) to be eligible. 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.

* Please reference these FAQs for examples.

I. Qualifying Alliant mortgage loans include purchase-money first-lien residential mortgage loans originated by Alliant Credit Union. This includes Alliant Fixed Rate and Adjustable-Rate Mortgage (ARM) loans for primary or secondary residence. Home equity products, refinance transactions, construction to permanent loans, and any other loan products designated by Alliant as ineligible are excluded.

II. Qualifying non-Alliant mortgage loans include scenarios where Alliant cannot approve your mortgage or cannot match a term from another lender.

III. The bonus applied toward eligible closing costs may not exceed three percent (3%) of the purchase price of the property securing the qualifying mortgage loan or $1,500, whichever is less.

IV. Eligible closing costs are those fees and charges customarily paid at mortgage closing that Alliant determines are permissible for application of the promotional credit. The promotional credit may not be applied to down payment funds, earnest money deposits, cash reserves, or any amount otherwise prohibited by applicable law or investor requirements.