



# Benefits Announcement

## An exciting employee benefit is available... membership in Alliant Credit Union

We are pleased to announce our partnership with Alliant Credit Union. All employees and their families are eligible for credit union membership!

### About Alliant

Owned and operated by its members, Alliant ranks as one of the largest credit unions in the nation (based on asset size) and serves more than 250,000 members worldwide. Alliant consistently ranks in the top 1 percent of the nation's credit unions in "giveback" to members – paying higher rates on deposits and charging lower rates on loans.<sup>2</sup>

### Alliant Advantages

Alliant offers a diverse line of products & services, including:

- Above-market rates on savings, IRAs, Certificates and HSAs<sup>3</sup>
- Below-market rates for buying vehicles, homes, education and more
- Free checking that pays a high monthly rate<sup>4</sup>
- Platinum Rewards VISA<sup>®</sup> credit card with competitive rates and no annual fee<sup>5</sup>
- Financial planning and investment services<sup>6</sup>
- Free budgeting and financial counseling programs and seminars

### Convenient Access

- Direct deposit
- Free online banking with free Bill Pay<sup>7</sup>
- 24/7 toll-free Member Contact Center at 800-328-1935 for personal member service
- 24/7 toll-free Self-Service Telephone (SST) at 800-482-5328 for automated account access
- Over 80,000 surcharge-free ATMs<sup>8</sup> nationwide. Use the online ATM Locator at [www.alliantcreditunion.org](http://www.alliantcreditunion.org) to find an ATM near you

1 Alliant membership is an exclusive benefit available to employees, retirees and members of qualifying organizations and their family members; and individuals who live or work in qualifying communities and their family members. Applicants must also meet other eligibility requirements for membership. Please visit [www.alliantcreditunion.org](http://www.alliantcreditunion.org) for details regarding Alliant membership eligibility. 2 Source: Raddon Financial Group, a division of Open Solutions, Inc 3 Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Dividends are subject to change monthly. 4 Checking dividends are paid on the last day of each month to Free High Rate Checking accountholders who have opted out of receiving paper statements and have a recurring monthly electronic deposit, either a direct deposit, payroll deposit, ATM deposit, eDeposit, eDepositPlus or transfer from another financial institution to their checking account each month. The Alliant Basic Checking Account does not pay a dividend. Checking dividend is subject to change monthly. 5 Loan approval and APR based on ability to repay, payment method and creditworthiness. Rates as low as 10.5% APR with automatic payment. Rates 0.4% APR higher without automatic payment option. APR=Annual Percentage Rate. Refer to VISA<sup>®</sup> Credit Card Agreement for complete terms and conditions. 6 MEMBERS<sup>SM</sup> Financial Services Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. 7 An Alliant checking account is required for use with Alliant Bill Pay. There are no fees to maintain a Bill Pay account. However, if incurred, applicable fees such as a stop payment fee will apply. Please refer to the Alliant Fee Schedule for a complete list of these types of fees. 8 Alliant charges a nominal fee after eight transactions have been performed in a month at non-Alliant owned ATMs, including CO-OP Network, Bank of the West, Credit Union 24 CU Here, Allpoint and Alliance One ATMs. Not every Allpoint ATM is surcharge-free. Please see our online ATM Locator at [www.alliantcreditunion.org](http://www.alliantcreditunion.org) for a list of ATMs that accept deposits or are surcharge-free.

Alliant Credit Union Disclaimers and Privacy Notice. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government — National Credit Union Administration (NCUA), a U.S. Government Agency.

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