



ALLIANT

**YOUR FINANCIAL
WELLNESS PARTNER**

rpd



April 2025

About Alliant



Fully-digital | Award-winning online and mobile banking



Not-for-profit | Financial cooperative where all members are owners



89+ years serving our members | 900,000+ members nationwide



**2024
Best Credit Union**

Bankrate



**Best
Credit Union**

Newsweek



**Best Overall
Credit Union**

CNBC



**2024
Best Credit Union**

Nerdwallet

Why financial wellness matters

57%

U.S. ADULTS
UNCOMFORTABLE
WITH THEIR
EMERGENCY
SAVINGS

Our solution: High savings rate and bonus incentives to build emergency savings faster.

Source: [Bankrate](#)

\$250

AVERAGE AMOUNT
U.S. CONSUMERS
PAY IN OVERDRAFT
FEES ANNUALLY

Our solution: No overdraft fees.
That's right—zero.¹

Source: [CFPB](#)

38%

PEOPLE LOSING
OVER \$500
ANNUALLY DUE TO
POOR FINANCIAL
LITERACY

Our solution: Exclusive financial education and wellness tools, including webinars, blog posts and more. Plus, no sneaky fees or hidden costs.

Source: [National Financial Educators Council](#)



When employees are financially well, they are:



More likely
to feel they **have a
future** at their current
employer



More likely
to **recommend their
employer** as a great
place to work



More likely
to feel their **values
align** with their
employer



More likely
to feel **energized
at work**

Source: PwC

Earn more



Savings

- **Grow your savings faster** with a competitive high rate
- **No monthly fee** when electing eStatements



Checking

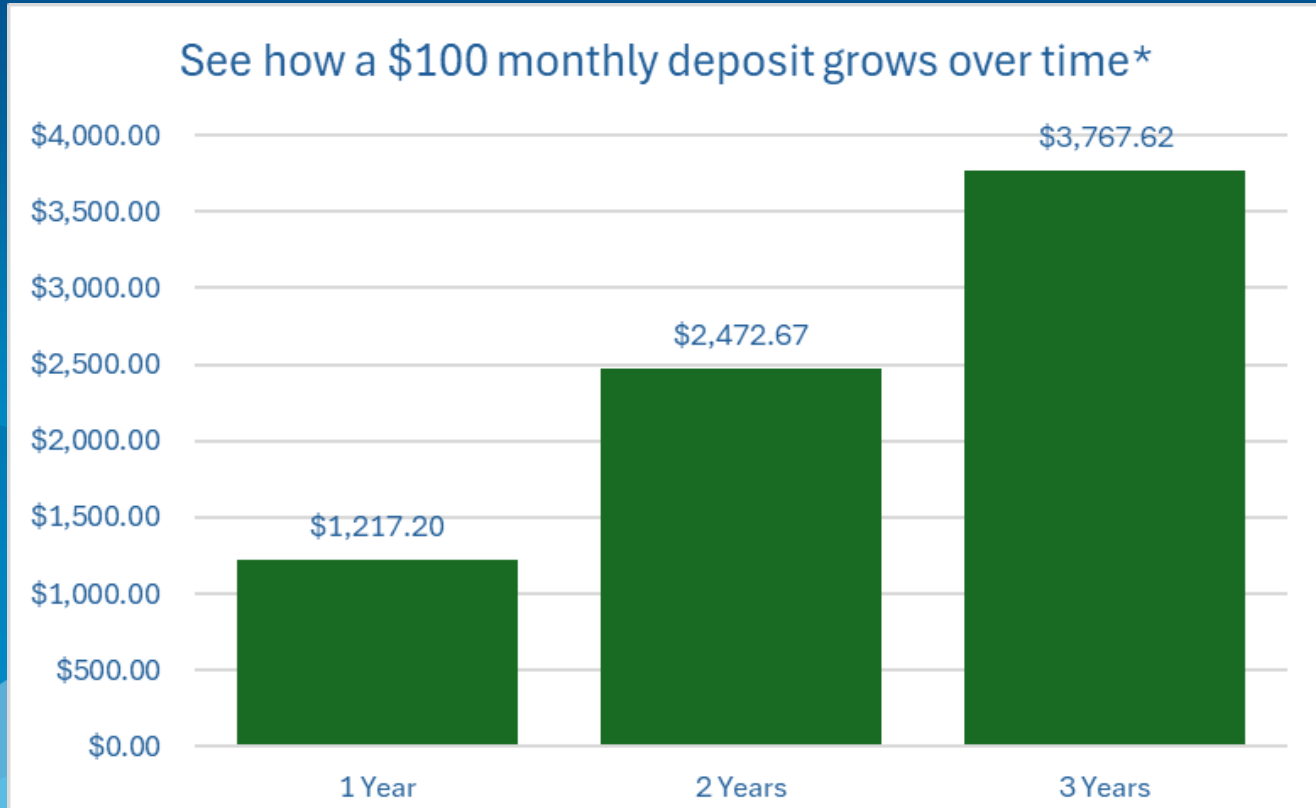
- **Fewer fees**, so your money stays your money
- **80,000+ fee-free ATMs**, plus up to \$20/month in ATM fee rebates²



Certificates

- **Low minimum deposit** of \$1000
- **Variety of maturity dates** from 3 to 60 months

Alliant's Focus is on SAVINGS



*Based on the current Savings Account APY of 3.10% as of 12/19/24

Save more



Auto loans

- **Great rates** on new, used and refinanced vehicles
- **Same-day approval** in most cases
- **Terms up to 84 months** for new or used cars
- **No prepayment penalties**



Credit cards

- **Two options:** Alliant Visa Signature and Alliant Visa Platinum
- Pre-qualify with **no impact to your credit score**
- **No annual fee**
- **Earn cash back** with the Visa Signature card



Mortgages

- **Conventional, FHA, VA, USDA, Jumbo and Doctor** all available
- Low and **no-down-payment** programs
- **Fixed-rate** and **adjustable-rate** options
- **New home purchases**, refinances, and construction loans available

And so much more!

Do more



Full-service online & mobile banking

- **Branches in the palm of your hand**—no physical location needed!
- **Award-winning** Online Banking and mobile app



24/7 human support

- **In-house support** from our trained representatives
- Assistance **available 24/7**
- **Member-centered** approach



Calculators and tools

- **ATM locator** to find nearby fee-free ATMs
- **FICO credit score** check
- **Financial calculators** to help budget, determine payment amounts, etc

Alliant has solutions for your busy lifestyle

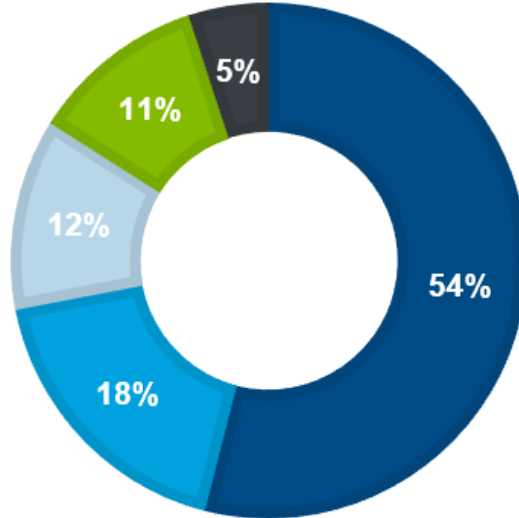
- 80,000+ surcharge-free ATMs nationwide
- \$20/month in ATM fee rebates for checking
- 24/7 call center (800) 328-1935
- 1% international fee
- Early Pay Day with Direct Deposit
- Easy-to-use online and mobile banking:
 - make a deposit
 - transfer funds
 - monitor your accounts

Banking
made easy



Financial Stress in the Workplace- Alliant is part of the Solution

■ Finances ■ Job ■ Relationships ■ Health Concerns ■ Other



Which of the following
causes you the most
stress?

As of June 2024,
more than 1 in 4
Americans have no
emergency savings.

Bankrate Survey 6/2024

Bankrate Survey 6/2024

Financial Wellness Calendar Resources



2025 Financial Well-being CALENDAR

January February March April May June July
August September October November December

APRIL

Theme: Tax Day (Refund \$\$\$) - Financial Literacy - Money
Smart Week Teach Your Children to Save Day - Reminder to
Check Your Credit Score

Webinar

4/17/2025

College Planning: Are You Saving Enough for Your Child's College Education?

A college education has many benefits, including personal growth, knowledge, and preparation to compete in today's specialized job market. But every year, college costs continue to increase. That's why it's so important to start saving now.

Our webinar covers the role of financial aid, including how need is determined and how assets are classified for federal aid purposes, and other ways to fill the college funding gap. We'll also discuss how much college will cost in the future, and share some tax-advantaged ways to save for your education.

[Register now](#)

Financial Health Tool

Generations
Campaign

Coming soon!



Financial Wellness Article

A guide to teaching kids about
spending and saving money

[More information >](#)



Financial Wellness Resources



Find financial
wellness here

Tools

Benefits

News

The Alliant Advantage

We're proud to be part of your benefits package! Alliant is one of the largest credit unions in the U.S., with more than 89 years of history serving over 900,000 members nationwide. We're 100% digital and we're not-for-profit, so we can reward our members by offering high savings and checking rates, low loan rates, rich credit card rewards and fewer fees.

Financial tools and resources

Alliant is here to help you on your financial journey

Money Mentor blog

In-depth yet approachable posts covering a wide range of financial topics.

[Read our blog](#)



Webinars

On-demand and live webinars featuring certified financial planners and gurus like Suze Orman.

[View our webinars](#)



Educational guides

Our team regularly releases guides on important personal finance topics, such as our Alliant Insider series.

[See the Insider series](#)



ATM Locator



We have a convenient nationwide network of over 80,000 fee-free ATMs.

[Search our ATMs](#)

Your credit score



Stay up to date on your credit score with no impact to your credit.

Financial calculators



Our calculators are here to make estimating a payment, determining your budget and more.

[View our calculators](#)

RRD's Dedicated Financial Consultant



Bernell Baker

Financial Consultant

Direct: 773-462-8612

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Guidance on your financial path

aris.alliantcreditunion.com

Alliant Retirement and Investment Services,
located at Alliant Credit Union,
is a full-service financial strategies program offering
retirement, insurance and investment services.

**Alliant Retirement
and Investment Services**

LPL Financial

We look forward to speaking to you!

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Alliant Credit Union (ACU) and Alliant Retirement and Investment Services (ARIS) **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using ARIS, and may also be employees of ACU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, ACU or ARIS. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Financial Consultants Across the Country

Talk to a financial consultant and
create a financial plan that works for you!

Our team can help you with:

- Retirement savings planning
- 401k and pension plans
- Wealth management
- Funding for college and education
- Protection for your family with life insurance
- Long-term care planning
- Strategies for trust and estate planning



Schedule a
**No-Cost,
No-Obligation**
Consultation

Membership at Alliant is Free for you and Your Family



Apply and tell us how you're eligible

During your application, we'll ask you how you're eligible for membership. There are a bunch of [different ways to join](#) our credit union!



Provide your info

Gather a few things - you'll need your driver's license and Social Security number - and get comfy; this should only take a few minutes.



Set up your account

Every member gets a savings account at Alliant. Have your current bank information handy so you can fund your account right away.

Don't delay, start your
membership today

