

# Watt\$ Happening

## A VISION OF SERVICE

Summer 2017



## FEEDBACK LOOP



**Mike Moroney**  
President | CEO

I could always predict like that! While much has changed from last year, much has stayed the same. We are proud to acknowledge that we continue to offer one of the most competitive rate and fee schedules around. While some choose to regularly increase and add new fees, our board recently eliminated the \$0.50 fee per transaction if a member exceeded eight ATM transactions. ACU consistently monitors our fees and make positive improvements that have benefits for all our members.

Just as we continue to monitor our rates and fees, we are always monitoring our services as well. When Mother Nature showed her strength this spring and summer with severe weather in our

It is hard to believe we are well over halfway into 2017. To think just a year ago I successfully claimed that it actually might be the year for the Cubs to win the World Series! If only

areas, we had our Emergency Loan ready and waiting to help members clean up and recover from the aftermath. This special low-rate signature loan is a great way to truly help our members at a time when it is most needed. Our goal is to be there for you in good times as well as bad.

Later this year, we look forward to rolling out our new EMV chip-enabled debit cards. Members are going to embrace the higher sense of security that comes with these cards. We are also continuing to look into other new technologies for more convenience for our membership. In Burlington, our branch is getting a fresh new look. If you are in the area, swing by, take a look and say "hi" to the staff there ready to help! The staff is really excited about the improvements we have made, and we believe you will be too.

Through June of this year, we were at \$122 million in assets with a Net Worth of 10.97% and an ROA of 0.83%. All members should be very proud of these numbers, as they prove constant growth and security, along with safety and soundness. By choosing Alliant and recommending us to your family and

co-workers, we will all continue to benefit for years to come. Speaking of family and co-workers, please be sure to tell them about ACU when they're shopping around for rates and new financial services. Our staff works very hard every day to ensure top-notch service, so you can be assured we will treat them with dignity and respect.

I hope you all are able to still enjoy some of these wonderful warm days before autumn makes its appearance. If you are considering attending a University of Iowa game this year, keep in mind that we offer discounted tickets for Iowa Athletics (see page 11). As time keeps chugging further along, the holidays will be here before you know it. Keep in mind Alliant will have many great products and services to help you along during those hectic times.

I would like to thank you for your valued membership. You are at the core of everything we do. 🌈



## Direct from Our Members

When asked what her favorite Alliant Credit Union service was, Jennifer S. said, "All of them...we love everything that Alliant Credit Union has to offer and have taken advantage of many of the diverse products and services. We've used lines of credit, mortgage, checking and savings. We frequently use Online BillPay and have our children's accounts through Alliant Credit Union. If I had to pick one service though, I would have to say the staff! All of the staff are always so friendly and helpful! Thanks to all of you and for all that you do to make our banking experience enjoyable!" 🌟



"I joined Alliant Credit Union because I didn't like the bank I was using. It was too 'big' for me. My daughter was working at Alliant Energy and she encouraged me to switch to Alliant Credit Union, so I did. That was many years ago and I'm still glad I did. I appreciate the small town feel, mainly because they speak to you on a personal level. Glad I changed to Alliant Credit Union. I would recommend them to my family and friends." – Robin

"I would have to say my favorite product would be the reloadable Visa® card with various options to load cash onto the card. A great product to combat rising identity theft. Yet, I must say my favorite service is by far the awesome member service delivered by the credit union staff. Knowing their members by name, always greeting them with a warm smile and making their members feel welcome are all reasons why I joined Alliant Credit Union." – Lori

"My favorite Alliant Credit Union service is the auto loans offered. I have been a member at Alliant for about 20 years and I'm pretty sure I have financed all my vehicles with you. I appreciate knowing that I don't have to shop around for a vehicle loan because Alliant always offers an exceptional rate! Thanks for your incredible service and the cheerful smile I receive every time I walk through the doors of Alliant Credit Union." – Nick

## The Benefits of Alliant Credit Union Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates and fewer fees than other banking institutions.

In a recent study, Credit Union National Association (CUNA) estimated that Alliant Credit Union provided \$1,191,907 in direct financial benefits to its 10,740 members in 2016.



**That's equivalent to \$111 per member or \$211 per member household.**

According to the study, "The per-member and per-household member benefits delivered by Alliant Credit Union are substantial." The report gives an example of member savings: If a member financed a "\$30,000 new automobile for 60 months at Alliant, he/she will save an average \$193 per year in interest expense compared to what he/she would pay at a banking institution in the state. That's approximately \$965 in savings over five years. Further, loyal members who use the credit union extensively often receive total financial benefits that are much greater than the average." CUNA estimates that high-use member households receive \$1,442 in direct financial benefits.

The survey concludes by mentioning that Alliant Credit Union excels in providing member benefits in many loan and savings products. In particular, Alliant Credit Union offers lower loan rates on new car loans, used car loans, personal unsecured loans, fixed-rate first mortgages, home equity loans and credit cards. It was also indicated that Alliant Credit Union pays its members higher dividends on regular savings, money markets, certificates and IRAs. 🌱



## Extended Warranty Protection Available

Whether you depend on your vehicle for work or getting your family to school and activities, you need transportation that's safe and reliable. Alliant Credit Union offers Mechanical Repair Coverage (or "extended warranty"), which can help deflect some of the pricey costs of vehicle repairs to keep you safely on the road. Our extended warranty products are priced very competitively and, more often than not, significantly cheaper than the extended warranty products offered at the dealerships.

We recently had a member purchase extended warranty for their vehicle through Alliant Credit Union. When compared to what the dealership was offering, it was over \$1,200 CHEAPER to purchase through Alliant Credit Union! And the best part – it provided more service, and as long as the service provider is certified, members can choose where they get their service done.

Do yourself a favor and be sure to price out and compare the extended warranty products offered at Alliant Credit Union. You'll be happy you did! If you've already closed on your loan (or you own your vehicle free and clear), no worries – members can purchase our extended warranty product at any time! 🌱

## Jeans for a Cause



Over the last year, Alliant Credit Union employees have worn Jeans for a Cause on Wednesdays. After recognizing four very deserving organizations, **employees raised an impressive \$2,600!**

With our first year completed, employees have asked to do it again!

From July 1 to September 30, employees will be wearing jeans for Chelsey's Dream Foundation, a foundation based in Anamosa, Iowa, that helps families with the cost of adoption. 🌈



Alliant employees will be recognizing Chelsey's Dream Foundation during the first round of Jeans for a Cause.



Brian and Daniella Dupont receiving their check and representing their Living for Brecken Foundation.

Ann Lorenz receiving the check for Opening Doors (below).



## In Memory

It is with heavy hearts and deepest sympathy that we honor the memory of Ed Barud, who passed away earlier this year. Ed was a proud Alliant Credit Union board member for 36 years and had been a Board Emeritus since his retirement from the Board in 2014. Ed's passion for life and excitement for the Credit Union will never be forgotten. Ed was a true asset to Alliant Credit Union. 🌈



## Scott G Leibfried Honored on the Financial Times' List of "Top 400 US Financial Advisors"

Scott Leibfried, ChFC®, APMA®, Private Wealth Advisor with Leibfried & Associates, a private wealth advisory practice of Ameriprise Financial in Dubuque, Iowa, was named to the list of "FT 400 US Financial Advisors 2017" published by the *Financial Times*. The annual list recognizes the most outstanding financial advisors who represent the highest levels of ethical standards, professionalism and success in the business.

To receive the award, a wealth manager must meet six criteria associated with quality client service, client assets under management, professional designations, favorable regulatory history, online accessibility and a minimum of 10 years in the industry.

Alliant Credit Union is excited to continue its partnership with Leibfried & Associates and their financial planning services. Congratulations to Scott on this achievement!

Visit [alliantcu.com](http://alliantcu.com) to complete your financial planning introduction form and get your financial plan started. 🌈

## Five Reasons to Plan for the Unknown



**Scott Leibfried,**  
Private Wealth Advisor  
Leibfried & Associates

*A private wealth advisory  
practice of Ameriprise  
Financial Services, Inc.*

805 Century Drive  
Dubuque, IA 52002  
563.556.7132

When you plan for the future, you may think about positive events such as marriage, starting a family, retirement or grandchildren. Yet there are other life changes such as job loss, illness, disability or needing to care for a family member that can take an emotional and financial toll. While it's natural to avoid thinking about these difficult events, it's short-sighted to ignore the possibilities. Here are five compelling reasons why it's better to prepare your finances for the unexpected rather than simply cross your fingers.

**Challenging life events are hard enough to manage.** Financial decisions made in a moment of crisis may not be the soundest ones

and could have consequences for years to come. If you have financial contingency plans in place, you may have less to worry about or distract you from the issue at hand. You can be free to focus on pressing personal situations when it matters most.

**You'll have more choices.** Planning when things are going well will give you more options for protecting your finances. Certain options that guard against financial loss may not be available when tragedy strikes. For example, it's too late to buy insurance after a kitchen fire or a family member becomes ill. Planning ahead can give you peace of mind that you'll be ready for these types of events.

**Careful planning takes time.** When you face an unexpected situation, you may not have the time or energy to consider your options carefully. With time on your side, you can be more deliberate, thorough and informed.

For example, you can make multiple appointments to meet with tax, medical, financial planning and legal professionals to get advice and recommendations. These professionals can help you with a variety of tasks to prepare for the unexpected, such as updating your will, researching and comparing prices on financial products or insurance, establishing a trust or completing a healthcare directive. All of these arrangements can be complex, requiring a certain amount of your time and attention to get them in order.

**It's the considerate thing to do.** Imagine the burden to family members if you're incapacitated and your finances are in disarray. Having your financial dealings in order makes it easier for a loved one to step in and help, as needed. Make sure a trusted family member knows where key financial documents are and how to contact the professionals who help with your finances.

**Action beats fear.** Conventional wisdom urges us to "hope for the best and prepare for the worst." It's good advice, and having a plan in place is empowering. You may not be able to prevent every unpleasant occurrence in life, but you can soften the blow of a personal hardship by putting safety nets in place. A financial advisor can help you identify options to prepare for life's uncertainties. 🌍

*Scott Leibfried, ChFC®, APMA®, is a Private Wealth Advisor with Leibfried & Associates, a private wealth advisory practice of Ameriprise Financial Services, Inc. in Dubuque, Iowa. He specializes in fee-based financial planning and asset management strategies and has been in practice for 19 years. To contact him, please call 563.556.7132, visit 805 Century Dr., Dubuque, IA 52002, or visit [www.ameripriseadvisors.com/team/leibfried-associates](http://www.ameripriseadvisors.com/team/leibfried-associates).*

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# SHOULD YOU REFINANCE YOUR STUDENT LOANS?

If you are considering refinancing your student loans, reach out to the loan staff at Alliant Credit Union for more information on our Unified Student Consolidation Loan. 🌐

## START HERE

Have you graduated or left school, or are you enrolled less than half time?



Are you in good standing and up to date on your loan payments?



Do you have a steady income and a credit score of 700 or higher?



Will you rely on deferment or forbearance for your federal loans?



Are you eligible for federal loan forgiveness because you work for the government or a qualifying nonprofit?



Consider refinancing all of your loans.

Consider refinancing only your private loans.

Don't refinance any loans.

Source: nerdwallet.com



## Defend Yourself Against Internet Scams!

Digital thieves are lying in wait to scam money from you. They send you an email with a plea for help or a promise to earn a lot of money if you pay some simple fees. Beat them at their own game by understanding their top scams.

These scams sometimes play on your emotions and your desire to help people who are less fortunate. Fraudsters will send you an email from what seems like a legitimate business, ask for personal information and then use it to steal from you. Sometimes they say you need to pay more taxes. Sometimes they pretend to be a kidnapper, saying you need to send money to keep everyone safe. They may even promise you a high-limit, preapproved credit card if you pay processing fees.

Use caution with these types of emails. If an offer seems too good or bad to be true, it probably is. 🌐

## And the Recipients Are...

### Scholarship Winners

At our 2017 Annual Meeting, Alliant Credit Union announced its 2017 scholarship winners. Congratulations to the following members who were our scholarship recipients. Each student received a \$500 scholarship for the upcoming academic year.



Adriana Jorgenson



Clayton Lego



Alanna Maier



Katie Mehlretter



Collin Weber

### Tweet for College

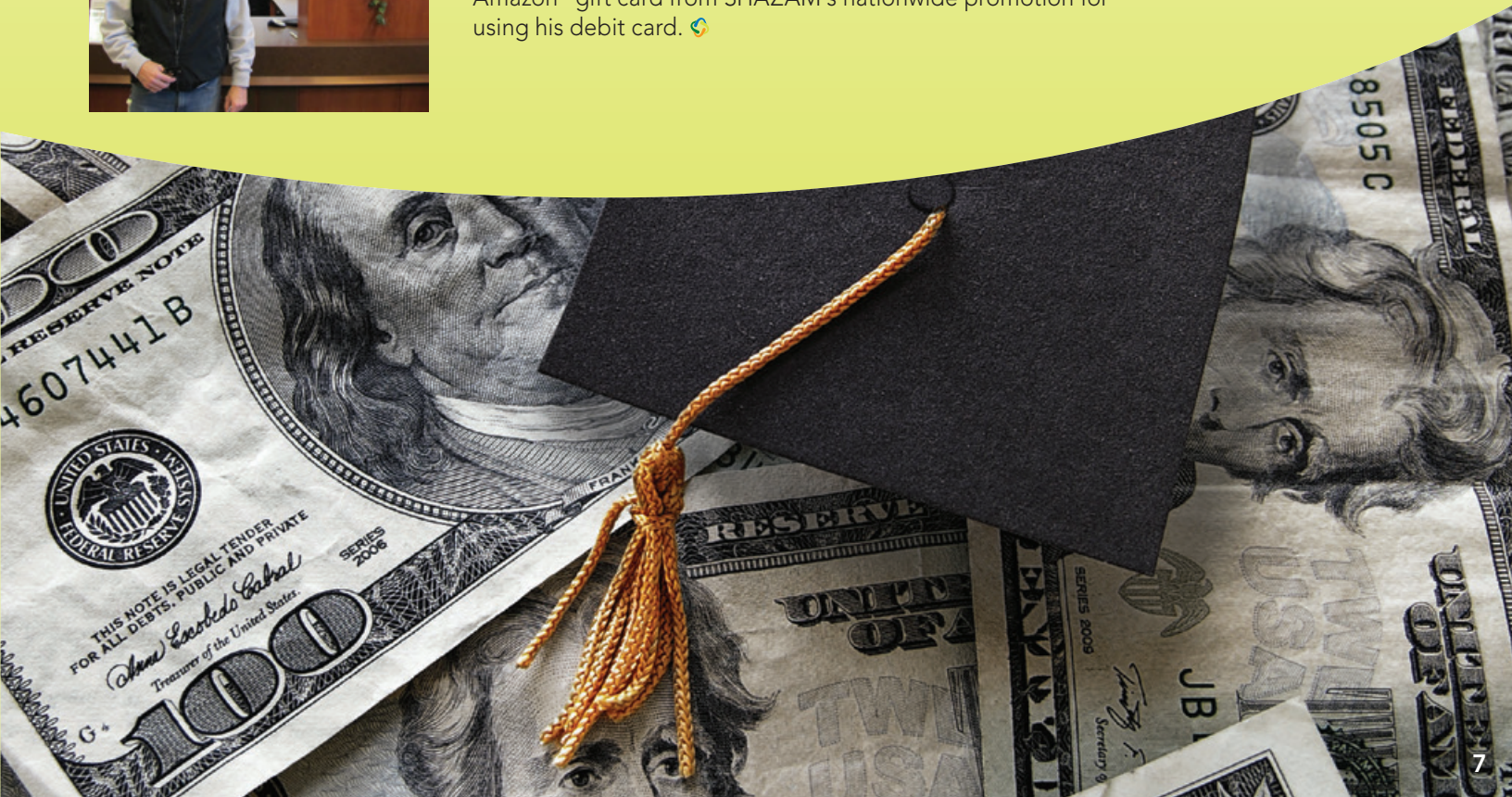
Congratulations to *Adam Scharnhorst* for winning round three of our Elements of Money nationwide Tweet for College scholarship. Adam received \$250 in this annual scholarship program for simply replying to a tweet and answering this question, "What's the name of YOUR money-themed TV show?" Adam's response? "'Scared Centsless' College students come face to face with their student loans, and learn how to properly manage them!"

We hope our college-bound students aren't too scared when it comes to student loans decisions! Make sure to check out our student loan programs including private and consolidation options.



### Shazam Winner

*Mark Lange* was selected as SHAZAM's® monthly "Ready Set Shop Rewards" debit card winner. Mark was awarded a \$50 Amazon® gift card from SHAZAM's nationwide promotion for using his debit card. 🎉



## Soldier Care Packages



Alliant Credit Union will be sending care packages to our brave soldiers currently serving

our nation. If you are a member of Alliant and have a family member on active duty who would like to receive a care package, send us his or her name and mailing address.

**Send the information to:**  
Soldier Care Package  
1200 Associates Drive, Suite 102  
Dubuque, IA 52002

Or, email [staff@alliantcu.com](mailto:staff@alliantcu.com).

Notify us by October 15, 2017.  
Packages will be shipped  
November 2017. 🌐



## New Debit Cards Coming



Alliant Credit Union will be starting to roll out its brand new EMV debit cards later this fall. EMV cards will automatically be issued once your

current expiration date has been reached. Please watch your mail for information on your new EMV cards. 🌐

## Download SHAZAM BOLT\$ and Enjoy Mobile Convenience

- Fraud alerts 24/7
- Send money to other SHAZAM BOLT\$™ users
- Block and unblock your card
- ATM locations nationwide
- Account balance



To download the app, visit [alliantcu.com/shazambolt.html](http://alliantcu.com/shazambolt.html) or your smartphone's app store. 🌐





## Holiday Programs Preview

The holiday season will be here before you know it. Every holiday season, Alliant Credit Union has several special programs available to members. All holiday program applications can be found online at [alliantcu.com](http://alliantcu.com), allowing applications to arrive sooner and the funding process to be completed much quicker. As always, members can still call in and chat with a loan officer to apply for any of these programs. Below is a preview of the 2017 holiday programs available at Alliant Credit Union.

### Holiday Skip Payment

Have additional cash on hand by using the Holiday Skip Payment. If you have one or several consumer loans with ACU, you can skip one month's payment per loan in November, December or January; mortgage loans are not eligible. There is a \$20 fee for your first deferred loan and a \$10 fee for each subsequent loan. Skip Payment applications will be available October 1, 2017.

### Holiday Loan

A special offer just in time for the holidays! Go Christmas shopping, plan a winter getaway or pay college tuition with this terrific Holiday Loan. Holiday Loan rates are available November 1, 2017 – January 31, 2018. The rate you receive is based on term and creditworthiness. Holiday Loan applications will be available November 1, 2017.

### Christmas Club

Alliant Credit Union makes saving for Christmas giving easy. Through payroll deduction, direct deposit or automatic transfer, you can have a specified amount deposited into your Christmas Club every pay period. Then reap the benefits every October with the money you saved plus the interest you have earned. Additional withdrawals without penalty are permitted between September 1, 2017, and December 31, 2017. Christmas Club applications are available year-round. Members can start a Christmas Club or make a change to an existing account at any time.

### 12 Days of Christmas

Watch [alliantcu.com](http://alliantcu.com) for details about our 12 Days of Christmas promotion, starting early December!

### Special Mastercard Rate

As a valued credit card holder, we are offering a special 3.90% APR\* on all purchases made between 11/1/2017 and 12/31/2017 for six months. After six months any remaining balance from this promotion will return to the current purchase APR of either 9.90% APR or 12.90% based on your Mastercard® through Alliant Credit Union. If you do not have an Alliant Credit Union Mastercard credit card, be sure to apply for your card by September 15, 2017. This offer applies to new card purchases only; cash advances and balance transfers are not eligible. All purchases are subject to credit approval. Terms and conditions subject to change. Some restrictions apply. 🌈

\*APR=Annual Percentage Rate.



## Start Those Projects – It's Easier Than You Think

If you have equity in your home, a home equity line of credit (HELOC) is a great way to start those projects. A HELOC can be used for:

- Home Improvements
- Tuition
- Debt Consolidation
- Almost Anything!

Now through the end of the year, take advantage of a special promotional rate of **3.25% APR\***. This introductory rate is good

through December 31, 2017. When you have a HELOC with Alliant Credit Union, you'll have easy access to all your funds. Our HELOCs have:

- No Points
- No Application Fees
- No Annual Fees

Plus, with home equity loans, the interest you pay may be tax deductible.\*\* Contact us today to see how a HELOC can work for you! 🏡



\*This special promotion is being offered for a limited time and is subject to change at any time and is for new HELOC loans only. Maximum loan amount on 90% TLTV and based on credit qualifications. The fully indexed Annual Percentage Rate (APR) is subject to change quarterly and is based on the weekly Three Month Treasury Bill Rate (index), plus a margin of 4.50%, based on TLTV. After the promotional period, your rate will never be less than 4.90% APR or exceed 18% APR or the maximum allowed by law. If the borrower is not a member, \$5 is required to set up a savings account at the Credit Union. Third party fees, if required, will be passed onto the borrower. These fees generally include appraisal, flood determination, title search, and mortgage recording fees. Average fees could range \$39-\$400. Adequate property insurance must be maintained. Please ask an Alliant Credit Union loan officer for complete details. Alliant Credit Union, a non-profit, member-owned financial institution, does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

\*\*Consult your tax advisor.



## Home\$tart Program Available for Members

Are you in the market for a new home this year? Alliant Credit Union has partnered with the Federal Home Loan Bank of Des Moines, allowing our members access to the Home\$tart program. This income-based program will assist eligible Alliant Credit Union members with a down payment and closing costs for a new home. Eligible households can receive amounts up to \$7,500.

Program is income based. Eligible for all buyers. First-time home buyers do need to complete an online course.

For more information, contact Alliant Credit Union's mortgage department:

**Rob Coutchie:** [rcoutchie@alliantcu.com](mailto:rcoutchie@alliantcu.com) / 563.585.3736

**Bruce Main:** [bmain@alliantcu.com](mailto:bmain@alliantcu.com) / 319.362.3008

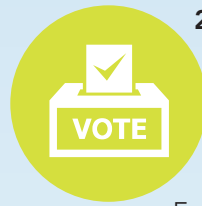
**Beth McMullen:** [bmcullen@alliantcu.com](mailto:bmcullen@alliantcu.com) / 563.585.3735 🏡

## Notice Updates



### Privacy Policy

Alliant Credit Union's Privacy Policy is currently available for all members and can be viewed online at [alliantcu.com/pdf/privacy.pdf](http://alliantcu.com/pdf/privacy.pdf). There were no changes to the 2017 Policy. If for any reason you prefer a paper copy to be mailed, please call 800.928.4328.



### 2017 Board Elections

Alliant Credit Union is currently taking nominations for its Board of Directors. Anyone interested in becoming a nominee for ACU's board election should contact one of the following Nomination Committee members by February 1, 2018:

**Matt Daughenbaugh:** 563.589.8035

**Terry Kouba:** 563.557.2226

**Lynn Waelchli:** 563.584.7492

Absentee ballots will be available by February 8, 2018. Board elections and results will be held at Alliant Credit Union's Annual Meeting April 8, 2018. 🌐



## Free Shred Friday

Alliant Credit Union is offering Free Shred Friday for members to bring in their confidential papers to be shredded for free. This service is available on the last Friday of every month at the following locations:

- 1200 Associates Drive, Dubuque
- 1305 1st Avenue SE, Cedar Rapids
- 3001 Sylvania Drive, Burlington

### Upcoming Free Shred Fridays:

- August 25
- September 29
- October 27
- November 24
- December 29

Limit of approximately two paper grocery bags per member, per month. 🌐

## Upcoming Dates



**October 1, 2017** – Christmas Clubs pay out! Watch your account for everything you saved all year, plus interest.

Holiday Skip Payment Applications are now available. Apply to skip your November, December or January loan starting today.

**October 19, 2017** – International Credit Union Day. Be sure to stop by any of our offices for a treat on Thursday, October 19, 2017, to help us celebrate International Credit Union Day! The Credit Union will be sponsoring morning breaks at other locations as well.

**November 1, 2017** – Holiday programs available. These include special Holiday Loans and Loan Skip Payments. 🌐

## Hawkeye Discount Tickets

Alliant Credit Union is offering discount tickets for members for Iowa Hawkeye football games. There are a select number of games and tickets available for the fall 2017 schedule. Youth tickets and adult tickets are available. Visit [alliantcu.com](http://alliantcu.com) for all the details. 🌐



# Watt\$ Happening

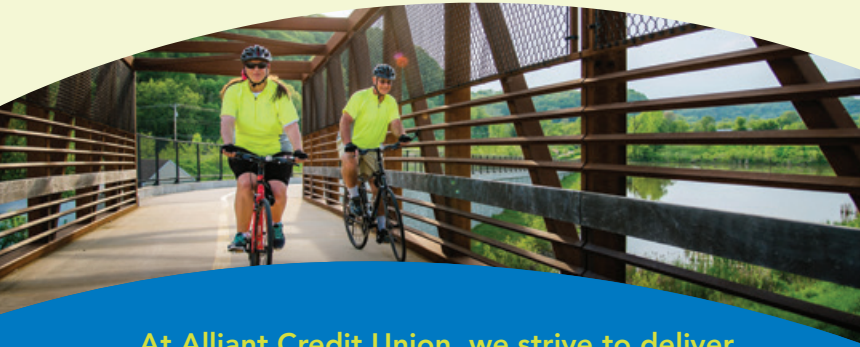
A VISION OF SERVICE Summer 2017



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Dubuque, IA 52002

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At Alliant Credit Union, we strive to deliver exceptional service and personalized financial solutions that will help members achieve their goals.

Offices in Dubuque, Cedar Rapids, Burlington, Iowa and Madison, Wisconsin

## Board Members

Vince Copeland  
Jeff Eddy  
Sandy Even  
Shelley Fitzgerald

Becky Jenkins  
Joe Kubesheski  
Kathy Miller  
Mike Moroney

Aaron Morrison  
Jack Schumacher  
Vince Schuster



NMLS ID#494670

Federally Insured  
by NCUA

## CREDIT REPORT Check-Up & Review

A Credit Report Check-Up & Review is a great way to make sure all your finances are in tip-top shape. When completing a Check-Up, you'll meet with an Alliant Credit Union loan officer to examine your personal credit report. No worries...it's painless and totally free! We'll complete an entire financial review to see if there are any money-saving opportunities and also make sure there is no fraud occurring on your account.

Reach out to us today and discover what Alliant Credit Union could save you!



## QUIZ FOR CASH



Congratulations to **Todd Gronau** and **Joshua Buyert**. Each received a \$10 cash prize for their correct entry. Thanks to all who sent in their Quiz for Cash answers.

### SUMMER QUIZ:

Two \$10 cash prizes will be awarded for correct answers. All correct entries will be placed in a drawing. Deadline for entries is **October 1, 2017**. Please submit answers to [ekress@alliantcu.com](mailto:ekress@alliantcu.com) or mail your entries to:

Quiz for Cash, 1200 Associates Drive, Suite 102, Dubuque, IA 52002.

- 1) Alliant Credit Union recently got a study back from CUNA indicating \$1,191,907 in direct financial benefits to its 10,740 members in 2016. That is equivalent to how much per member?
- 2) Free Shred Friday is held on the \_\_\_ Friday of each month.
- 3) Alliant Credit Union staff just finished its first year of Jeans for a Cause. How much did we raise over the last 12 months for area organizations?