



Feedback Loop

With
Joe Gonzalez

Attn: Students graduating from college or parents of students graduating soon...

Do you know where your student loans are? Who is the current servicer? When will payments start? What is the minimum payment? Will you be able to afford that minimum payment? What do you do if you cannot afford that payment amount? What are your options? Are cosigners aware of how much they cosigned for their students?

As a parent to a soon-to-be graduate, you will be going through these very questions with my son in just a few short months.

Just prior to your graduation date, the school will contact you to do an exit interview (aka exit counseling) to go over the student loans you have accrued. This only includes your guaranteed student loans, such as the Stafford and/or Direct Loans, both subsidized and unsubsidized. Unfortunately, this interview will not show you the private student loans you have received. Be sure to contact your lender for information on terms of your private loan once you graduate from school. If you are not sure who carries your private student loans, you can pull your credit report by going to www.annualcreditreport.com. Your credit report will show details on all of your loans.

Remember, we're here to help. If you have any questions about your upcoming student loans, you can call me or any Credit Union loan officer at 800-928-4328.

Prepaid VISA Cards Available

The Credit Union is excited to announce the release of its Prepaid VISA Card. These low cost cards can be used anywhere VISA is accepted including, Point of Sale (POS), ATM and online.

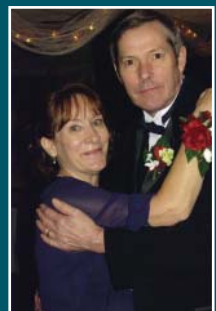


These cards are perfect for :

- teens – learn budgeting and financial responsibility without the chance of overdrawing an account. Parents can also monitor the account by receiving text alerts when purchases have been made.
- travelers – with travelers checks becoming obsolete, these cards are the perfect replacement! Travelers will not have to carry cash and will find the security capabilities a great feature.

- online shoppers – the security functions on these cards will make shopping online stress free!
- you – since direct deposits can be applied to these cards, you can use these cards to help budget your fun account, save money on check cashing services, pay bills, and more!

The Prepaid VISA is different from a debit card because it is not tied to a checking account; different from a credit card because the money on your card is funded by you (not a revolving line of credit); and, different from a gift card because you can reload the Prepaid VISA. Visit alliantcu.com, hscudbq.com or call the Credit Union for all the details on prepaid VISA cards.



Karen & Mark
Kuhle

Members Count

We have been members of the Credit Union since November, 1972. I remember my dad calling the Credit Union manager at home requesting money from his account and dad going to work the next day and getting the check! We have our savings, Christmas Club and checking with the Credit Union, and over the years have gotten auto loans. Using the payroll deduction for the loan paid off the loan quicker and we didn't have to mail in a payment every month. Alliant has all the features of big banks, only with better savings and loan interest rates. I couldn't imagine not being a member of the Credit Union. And the tradition of Alliant is also being carried on through our daughters who both have accounts with Alliant CU.

Go ahead...

make the leap this leap year!



Home Equity Line of Credit

**2.012% APR Introductory
rate good through
December 31, 2012.**

**4.90% APR
Post-Promotion Rate APR Floor**

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 Opportunity Credit Opportunity Act. Consult your tax advisor.

Scholarships Available

The Credit Union has multiple scholarship opportunities available for those attending college for the 2012-2013 school year. Eligible students are highly encouraged to participate in the programs listed below.

1 Due March 1, 2012
ACU / HSCU Essay Scholarship – Students are encouraged to complete the essay scholarship. To be entered into this scholarship, applicants must write an essay that is no more than 500 words on the following topic: Unfortunately, many Americans try to avoid money matters altogether and deal with problems as they arise. However, even with some knowledge about managing finances, you can maintain a healthy financial life. How are you educating yourself on personal finance and money management issues? Please include how you can utilize your credit union's financial education expertise.

Applicants will be entered for one of two ACU / HSCU \$500 scholarships.

2 Due March 1, 2012
ACU / HSCU 2012-2013 Student Scholarship Drawing – Three \$500 scholarships will be drawn from newsletter entry forms and our online scholarship entry forms (only one entry per student). Students can submit a form online at alliantcu.com, hscudbq.com or complete the form below and submit it to the Credit Union.

Eligibility: To be eligible for the ACU / HSCU scholarships, you must be a member of ACU / HSCU, a full-time student and an undergraduate of an accredited college, university or vocational school for the 2012-2013 school year. All ACU / HSCU Essay Scholarships and Student Scholarship Drawings must be received in one of our credit union offices no later than March 1, 2012. Submit your completed scholarship entries to ACU / HSCU Scholarship, 1200 Associates Drive, Suite 102, Dubuque, IA 52002. For more information, visit alliantcu.com or hscudbq.com or call (800) 928-4328. Winners will be announced at our Annual Meeting, March 31, 2012.

Good Luck to all those who apply!

2012-2013 Student Scholarship Program

Student's Name _____

Home Address _____

Parent/Grandparent/Guardian's Name _____

College Name (if known) _____

City/State _____

In August 2012, I will enroll as a college: (Circle one)
Freshman Sophomore Junior Senior



Quiz for \$Cash\$

Congratulations to our Fall edition winners, Joyce Burrows and Rose Schleben. Each received a \$10 cash prize for their correct entry. Thanks to all who sent in their Quiz for Cash answers.

Winter Quiz:

Two \$10 cash prizes will be awarded for correct answers. All correct entries will be placed in a drawing. Deadline for entries is March 1, 2012. Please submit answers to ekress@alliantcu.com or mail your entries to Quiz for Cash, 1200 Associates Drive, Suite 102, Dubuque, IA 52002.

1. What is the date of the 2012 Credit Union Annual Meeting?
2. When is the deadline for the Credit Union Scholarship?
3. What is the APR for the Credit Union's Leap Year Home Equity Line of Credit?

The Credit Union Has Gone Mobile...

Have you downloaded the free mobile banking application (app) yet? If not, what are you waiting for? With our specially designed mobile app interface, mobile users can easily:

- Check account balances
- View transaction history
- Transfer funds
- Make loan payments
- Take a loan advance
- Find branch locations
- Search for surcharge free ATMs

To download the free app, visit alliantcu.com/mobile.html or hscudbq.com/mobile.html. Free downloadable apps are available for the Android, Blackberry and iPhone.



Updating Your Beneficiaries

All members are reminded to keep their beneficiaries updated with the Credit Union. To update or change beneficiaries, please contact Denice Habel, Linda Mozena or Carla Decker with the Credit Union at (563) 585-3737 or (800) 928-4328.

Audit Information

The Audit Committee of the ACU/HSCU Board of Directors is conducting an account verification. If there is an error in your account balance, name, address, or other information, please contact the Audit Committee.

Email: james_a_hodgson@yahoo.com
 Phone: 262-641-0409
 Mail: Jim Hodgson
 355 S. Beaumont Ave.
 Brookfield, WI 53005

MasterCard Gold Update

Effective immediately:

- All MasterCard Gold card holders are now eligible for the 0.50% cash back rebate on all purchases. There is no longer a minimum purchase required to receive the cash back rebate.
- All rebate dollars earned will now be paid out every December (beginning with your December, 2011 statement).

The End of Paper Savings Bonds

Effective December 31, 2011, paper U.S. Savings Bonds are no longer sold at any financial institution, including ACU/HSCU, or through mail-in orders. Members wanting to purchase savings bonds must do so by visiting the Treasury Direct website at www.treasurydirect.gov.

The Credit Union will continue to redeem existing paper savings bonds. For more information you can visit www.alliantcu.com or www.hscudbq.com.

WELCOME
 TO ACU/HSCU's
ANNUAL MEETING
 2012
VEGAS NIGHT IS BACK!

Back by popular demand...
 Join Alliant Credit Union & Health Services Credit Union for a Vegas night at our 2012 Annual Meeting with plenty of food, drinks, friends, and of course...gaming!

2012 ANNUAL MEETING

DATE:	March 31, 2012
LOCATION:	Diamond Jo Casino (2nd floor banquet room) 301 Bell Street, Dubuque
TIME:	Meeting & Board Elections 6:00 P.M.
	Social / Gaming / Hors d'oeuvres: Starts at 6:30 P.M.

Tickets: \$15 per member and \$20 per non-member.
 RSVP by March 20, 2012:
 Phone: 563-585-3737 / 800-928-4328
 Email: staff@alliantcu.com

Cancellations must be received by March 20, 2012, to receive a refund.

Each attendee will receive play chips. Try your luck at our poker tables, Texas hold 'em tables, roulette wheel, black jack tables, craps table, and bingo. At approximately 9:30 p.m., you will play the odds when you trade in your chips for tickets for the raffle drawing of great prizes.

Board Nominations:

Anyone interested in becoming a nominee for our board election should contact one of the following committee members by March 1, 2012:

Terry Kouba: (563) 557-2226 Cindy Lenz: (563) 543-0984

Absentee ballots will be available by March 15, 2012, for members unable to attend but wish to vote. Contact ACU for an absentee ballot.

Alliant Credit Union
www.alliantcu.com

Health Services
 Credit Union
www.hscudbq.com

Dubuque
 1200 Associates Drive
 Dubuque, IA 52002
 Phone: 563•585•3737
 Fax: 563•585•3739

Mon-Thurs 8:00am - 5:30pm
 Friday 8:00am - 6:00pm
 Saturday 8:30am - 12:30pm
 Drive-Up Teller Lane & ATM

1402 White Street
 Dubuque, IA 52001
 Phone: 563•585•3740
 Fax: 563•556•5135

Mon-Thurs 7:30am - 5:30pm
 Friday 7:30am - 6:00pm
 Saturday 8:30am - 12:30pm
 Drive-Up Teller Lane & ATM

250 Mercy Drive
 Dubuque, IA 52001
 Phone: 563•585•3750
 Fax: 563•588•1474

Monday 6:30am - 5:00pm
 Tues-Thurs 8:00am - 5:00pm
 Friday 6:30am - 5:00pm

Cedar Rapids
 200 First St SE, Suite 111
 Cedar Rapids, IA 52401
 Phone: 319•362•3008
 Fax: 319•362•3327

Mon-Fri 7:30am - 5:30pm
 Saturday 8:30am - 12:30pm

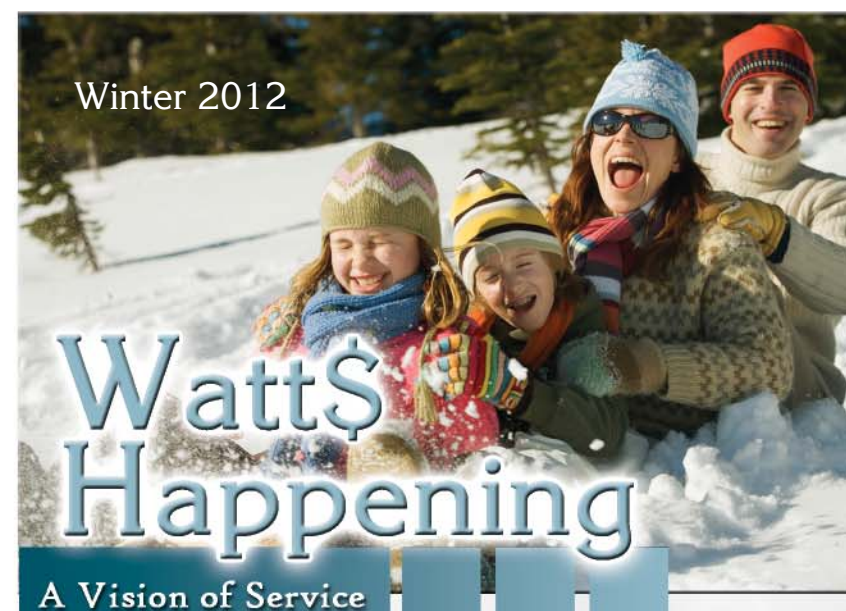
Home Banking
www.alliantcu.com
www.hscudbq.com
 Touch-Tone Teller ~ 563•582•9959
 Toll Free 888•995•9959

Board Members:

Ed Barud
 Jeff Eddy
 Sandy Even
 James Hodgson
 Jean Hoeger
 Kathy Miller
 Mike Moroney
 Gary Rieniets
 Jack Schumacher
 Vince Schuster
 Shelly Spicer

Members-At-Large
 Becky Jenkins
 Gary Sharp

Alliant Credit Union
 Health Services Credit Union
 1200 Associates Dr., Suite 102
 Dubuque, IA 52002



New Youth Financial Education Programs

Experts agree that early financial education is the key to inspiring youth to learn life-long money skills. That's why we're happy to announce a new way to bring fun, adventure and financial education into the home. Beginning in 2012, youth credit union members will be automatically entered into our brand new youth program!

Youth members 6-11 years old will be able to follow the adventures of superheroes Cash and Violet as they try to stop the evil Dr. Spendit from stealing all the money in the world. In early 2012, we'll be releasing a brand new newsletter and website for our youngest members with games, podcasts, blogs, contests and money saving tips!



Members 12-17 years old will be a part of our Elements of Money program. Starting in early 2012, our teen members will receive a special newsletter (with articles written just for them!), their own website and chances to be entered into special contests and scholarships.

Want your kids or grandkids to be a part of these groups? It's easy! All it takes is \$5 to start a savings account to be included in our youth program.

