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[Join Alliant \(https://www.alliantcreditunion.com/Applications/Home/Join\)](https://www.alliantcreditunion.com/Applications/Home/Join)

## Free high-rate checking + \$50 bonus

Make the money in your checking account work a little bit harder. With an Alliant Free High-Rate Checking Account, you can earn 0.65% APY on your checking account balance.<sup>8</sup> Plus, you'll receive a \$50 bonus deposit<sup>9</sup> if you open your checking account within 90 days of becoming an Alliant member and meet the following 2 easy requirements:

1. Opt out of paper statements & receive free eStatements<sup>11</sup> in Alliant Online Banking, and
2. Make at least one electronic deposit to this account within the 90 day period.<sup>8</sup> (Qualifying deposits include direct deposit, payroll deposit, ATM deposit, mobile check deposit or a transfer from another financial institution.)

Need to go out of network? No worries. We also rebate your ATM fees up to \$20/month.<sup>10</sup> There's no minimum balance requirement, and your free Visa® debit card is Apple-Pay compatible. Plus, you'll have easy access to your cash, 24/7, through Alliant Mobile Banking and Alliant Online Banking.

**Join Alliant** (<https://www.alliantcreditunion.com/Applications/Home/Join>)

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8. APY=Annual Percentage Yield. Alliant High Rate Checking Dividends are paid on the last day of each month to checking accountholders who have opted out of receiving paper statements (receive eStatements only) and have a recurring monthly electronic deposit to their Alliant checking account each month (e.g., a direct deposit, payroll deposit, ATM deposit, mobile check deposit or transfer from another financial institution). Otherwise, Alliant checking accounts do not earn a dividend. The February 2016 High Rate Checking dividend provides an Annual Percentage Yield (APY) of 0.65% APY. The APY is accurate as of the 01/19/2016 dividend declaration date. Checking dividend may change after account is opened and is subject to change monthly. There is no minimum balance requirement to open an Alliant checking account or to earn a dividend. Alliant checking is free; however, if incurred, fees such as a stop payment or NSF fee will apply. Please refer to the Alliant Fee Schedule at [www.alliantcreditunion.com](http://www.alliantcreditunion.com) for a list of these types of fees. Account is subject to approval. We may not open checking for you if you do not meet Alliant criteria. 9. To qualify for the \$50 bonus deposit offer, new member must open an Alliant checking account and meet the requirements of Alliant High Rate Checking within 90 days of his/her membership enrollment date and remain in good standing. Members who do not open checking or do not meet the high rate checking requirements during the timeframe do not qualify to receive the deposit. The \$50 bonus deposit offer is not transferable, is only valid for new Alliant members and cannot be used in conjunction with any other checking offer. One \$50 bonus deposit per member. Once we verify qualifications, we will deposit the \$50 bonus deposit directly into the member's account. Please allow up to 60 days for deposit to be made. Check the status of the bonus deposit on Alliant Online Banking. The \$50 bonus deposit is considered as taxable income and will be paid as a special dividend and reported on IRS Form 1099-INT. This account must remain open for at least six months or the bonus amount will be subtracted from your checking or savings account upon closing. When applying for your checking account, use promo code CNM. The January 2016 High Rate Checking dividend provides an Annual Percentage Yield (APY) of 0.65% APY. The APY is accurate as of the 01/19/2016 dividend declaration date. Checking dividend may change after account is opened and is subject to change monthly. There is no minimum balance requirement to open an Alliant checking account, to earn a dividend or to earn the bonus. 10. Surcharge free ATMs include Alliant-owned ATMs and ATMs that are part of the Alliance One, Allpoint, CO-OP Network, Credit Union 24 CU Here and Publix Presto networks when you use your Alliant Convenience card, Alliant Visa HSA debit card or Alliant checking account Visa debit card. Alliant will rebate fees incurred at other nonsurcharge-free ATMs up to \$20 per month per membership account when you use your Alliant checking account Visa debit card to make a deposit, withdrawal, transfer or balance inquiry. The rebate does not apply to cash advances from Alliant Visa credit cards through ATMs nor to the Alliant Convenience card, Alliant Visa HSA debit card and Visa International Service Assessment (ISA) fees. 11. A fee will apply if you choose to receive an account statement in paper form; refer to the Fee Schedule at [www.alliantcreditunion.com/fees](http://www.alliantcreditunion.com/fees) (<http://www.alliantcreditunion.org/fees>). To avoid the paper statement fee, log in to Alliant Online Banking at [www.alliantcreditunion.com](http://www.alliantcreditunion.com) (<http://www.alliantcreditunion.org/>) to change your statement preference to eStatements.

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# Contact Us

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Have a question? Just want to chat? We're here for you, 24/7.



## Phone

800-328-1935

TDD/TTY: 773-462-2300

International Calls:

773-462-2000



## Email

For all general inquiries,  
please send us an email (<http://www.alliantcreditunion.org/help/contact/>).

For account-specific questions, please login to Alliant Online Banking and use secure e-mail or contact us at 800 328-1935 (24/7).



**Mail**

Alliant Credit Union  
P.O. Box 66945  
Chicago, IL 60666-0945

Current Product Offers

Savings for life (/offers/savings-for-life-rt)

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(<http://www.ncua.gov/>)

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