



Earn **\$100** for you and **\$100** for a good cause¹

Now through October 7, you can get rewarded and support those living with cancer, Alzheimer's or disabilities by opening a High-



A simple and rewarding checking account you'll love



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Keep more of your money

- Competitive high-rate of 0.25% APY²
- No overdraft fees or non-sufficient funds (NSF) item fees³
- No monthly service fees⁴
- \$20/month in ATM fee rebates and 80,000+ fee-free ATMs nationwide⁵



Bank on-the-go

- Free Visa® contactless debit card
- Use mobile wallets and P2P apps like Apple Pay™, Google Pay, Samsung Pay™, PayPal, Venmo and Cash App⁶
- Bank from anywhere using our award-winning mobile banking app



Enjoy peace of mind

- 24/7 state-of-the-art fraud monitoring and real-time fraud text alerts to approve or stop suspicious transactions
- Monitor your accounts with free transaction alerts

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Turn a little win for you into a BIG win for your community

When you make a \$100 minimum opening deposit, qualify for High-Rate Checking and maintain a minimum balance of \$100 through the end of February 2023, Alliant will give you a \$100 bonus deposit and also make a \$100 charitable donation. Just think – if 5,000 people earn their bonuses, that's **\$500,000** in charitable donations!

Here's how it works:

1

Open your checking account

Apply for an Alliant High-Rate Checking account using promo code GOOD22 by October 7, and make a \$100 minimum opening deposit. (Plus, you'll automatically become an Alliant member for free!)

2

Fund and use your account

Qualify for High-Rate Checking by opting into eStatements and making at least one electronic deposit a month. Then, maintain a minimum balance of \$100 in

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Earn \$100 for you and \$100 for a good cause!

Congratulations! You'll earn a \$100 bonus deposit, and we'll make a \$100 donation to one of the three not-for-profit organizations below¹

Get started

Already a member? [Log in](#)

You choose where we donate

After opening your High-Rate Checking account, be on the lookout for an email from us where you'll choose one of the following not-for-profit organizations to support.



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Giving back is in Alliant's DNA

As a not-for-profit financial cooperative, all of our 700,000+ members nationwide are also owners. We reward our members by offering high savings and checking rates, low loan rates, rich credit card rewards and fewer fees. We're savvy, selfless and socially responsible, and we share a common set of values that guide us, including Do Good. We strive to change something for the better each day and hope you're as excited to

.

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FAQs

Are current Alliant members eligible for this promotion?

+

How do I choose which non-profit organization I want to support?

+

How long will it take to receive my \$100 bonus deposit after completing the promotion?

+

How do I qualify for High-Rate Checking?

+

Who is eligible to join Alliant?

+

Alliant does not offer business checking accounts.

1. This promotion is for new and existing members of Alliant Credit Union ("Alliant") who open an Alliant Checking Account ("Account") and meet the following requirements to receive a \$100 bonus deposit in the timeframe noted below. Existing members who are the primary account holder on an Alliant Checking Account and customers who closed an Alliant Checking account within 180 days of applying for the new account are not eligible for this promotion.

New Account must be opened by applying online at myalliant.com/good22 or by phone at 800-328-1935 and mentioning "Socially Responsible Checking Account promotion" from August 22, 2022, through October 7, 2022. New Account must be funded at Account opening with one deposit of \$100 or more. For each calendar month thereafter through February 28, 2023, member must maintain a minimum average daily balance of \$100 and qualify for High-Rate Checking by opting into eStatements and having at least one monthly electronic deposit to the Account (direct deposits, payroll deposits, ATM deposits, mobile deposits and transfers from another financial institution all count). Account must remain open and in good standing. Accounts will be reviewed on February 28, 2023, to determine eligibility for the \$100 bonus deposit.

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October 7, 2022, to be eligible. All Alliant Checking Accounts come with an Alliant savings account as part of Alliant Credit Union membership. Must be age 18 or older at time of Account opening, and a legal U.S. Resident or U.S. Person (including a U.S. Resident Alien). Alliant employees are not eligible for this promotion. This promotion is subject to all federal, state and local laws and regulations and governed by Illinois law. Promotion is sponsored by Alliant Credit Union, 11545 W. Touhy Ave., Chicago, IL 60666.

Alliant will make a matching charitable cash donation of \$100 for every new Account that qualifies for a bonus deposit through this promotion. Maximum combined donation from this promotion to all not-for-profit organizations is \$500,000. All donations will be paid by March 31, 2023, by Alliant Credit Union. After Account opening, new and existing members of Alliant who are participating in the promotion will be given the opportunity to select one of three predetermined not-for-profit organizations to receive the \$100 donation. Alliant reserves the right to select alternate not-for-profit organizations if any of the above organizations no longer qualify to receive donations as part of this promotion.

2. APY=Annual Percentage Yield. The High Rate Checking dividend provides an Annual Percentage Yield (APY) of 0.25% APY. The APY is accurate as of the 08/11/2022 dividend declaration date. Checking dividend may change after account is opened and is subject to change at any time. There is no minimum balance requirement to earn the stated APY. 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. Alliant checking charges no monthly maintenance or service fees; however, if incurred, fees such as a stop payment will apply, and fees may reduce earnings on the account. Please refer to the Alliant [Fee Schedule](#) 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.

3. Overdraft protection is optional. You must opt in to benefit from this free service and you can unenroll at any time. Alliant's overdraft protection program honors your overdrafts on your checking account when you don't have enough money in your Alliant checking account to cover a transaction, provided you have enough money in your Alliant Savings or Supplemental Savings Account. To do so, we automatically transfer funds from your Alliant Savings or Supplemental Savings Account to your Alliant checking account to cover your overdrafts. Overdraft protection does not cover ATM transactions.

Courtesy Pay is a discretionary "courtesy" overdraft service. There is no fee to enroll in or use the Courtesy Pay service and you can unenroll at any time. To be eligible for Courtesy Pay, members must be in good standing and have an Alliant checking account that has been open for at least six months. Other eligibility factors are risk-based and determined by Alliant using internal and confidential information, including your account history. To qualify to use Courtesy Pay, eligible members must have qualifying deposits totaling at least \$600 into their Alliant checking account in the previous 30 days. Standard Courtesy Pay may pay checks and ACH electronic items that would not have cleared otherwise due to insufficient funds, up to an approved limit. The full amount of the overdraft balance will be due immediately but in no event more than 30 days from the date of the occurrence at which time Courtesy Pay privileges will be suspended and possibly terminated. If you opt in for extended coverage, Courtesy Pay may also cover everyday debit transactions on your Alliant Visa debit card that would not have cleared otherwise due to insufficient funds, up to an approved limit. See the Alliant Account Agreement and Disclosures and the Courtesy Pay Disclosure for details and the Fee Schedule for a list of fees. Courtesy Pay does not cover ATM

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telephone (see the Truth-in-Savings Disclosure Chart in the [Account Agreement and Disclosures](#) for more information regarding minimum opening deposit requirements). Any funds that are deposited at account opening to satisfy a minimum opening deposit requirement may be withdrawn at any time. High-Rate Checking accounts that are opened via a paper application, online banking, or in connection with obtaining an Alliant loan (whether originated directly by Alliant or through an indirect lending channel) do not have a minimum opening deposit requirement.

A fee will apply if you choose to receive an account statement in paper form; refer to the Fee Schedule. To avoid the paper statement fee, log in to Alliant Online Banking to change your statement preference to eStatements.

5. Transactions performed at other ATMs may be subject to the ATM owner's surcharge fee. Please see the online ATM Locator at www.alliantcreditunion.com or our mobile banking app for a list of ATMs that accept deposits or are surcharge-free. Not all ATMs accept deposits.

Alliant will rebate ATM fees up to \$20 per month per membership account when you use your Alliant 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 Savings ATM Card and Visa International Service Assessment (ISA) fee, referenced as the foreign transaction fee on account statements. Not all ATMs accept deposits.

6. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc; Google Pay is a trademark of Google Inc; Samsung Pay is a trademark of Samsung Electronics Co., LTD.

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NCUA**

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