

Insider guide to High-Rate Savings

Overview: Savings accounts may be one of the most common and well-known account types, but choosing the right savings account can have a big impact on your finances. Alliant High-Rate Savings allows you to earn more on your money while keeping it available when you need it. It's simple, versatile and a key component of any financial toolkit.

Alliant High-Rate Savings requirements:

- ✓ Alliant membership
- ✓ \$5 minimum deposit (made by Alliant)
- ✓ \$100 minimum balance to earn interest¹

Uses for High-Rate Savings:

- Emergency fund
- Money that needs to be accessible
- Short- and long-term savings goals



Using High-Rate Savings pays off

Example based on Alliant rate and bank national average as of 12/1/23.



Average savings account

Starting balance: \$50,000 Interest earned:
Rate: 0.22% APY¹ \$1110.95

Balance after ten years:
\$51,110.95

Alliant High-Rate Savings

Starting balance: \$50,000 Interest earned:
Rate: 3.10% APY² \$17,851.06

Balance after ten years: **+\$16,740.11**
\$67,851.06 **over average savings account**



Insider Scoop:

"Maximize your savings with an account that earns interest!"

– Sarah Hussain
Sr Prod Manager - Deposit Products | Alliant Credit Union

Key High-Rate Savings factors to consider

Pros

- ✓ Money is easily accessible and liquid
- ✓ Easy to set up automatic deposits
- ✓ Higher rate than many other accounts

Cons

- ✗ Lower interest rate than certificates
- ✗ Investments may return more
- ✗ Rate can decrease at any time



Federally insured by
NCUA

Track your goals with supplemental savings



Multiple accounts, multiple goals

You can open up to 19 supplemental savings accounts and give each a nickname to track your specific goals.



Keep the same perks

Your supplemental savings accounts will earn the same great rate and perks as your primary savings account.



No minimum balance requirement

Once you've reached your goal, you're free to use all the money you've saved—your account will still be there next time you need it.

Become a member and earn more with High-Rate Savings

Learn more at www.myalliantcreditunion.com



Get started now



1. The savings dividend provides an Annual Percentage Yield (APY) of 3.10%. The APY is accurate as of the 11/1/2023 dividend declaration date. Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Savings dividend may change after account is opened and is subject to change at any time. Dividend applies to Savings, Supplemental Savings, Emergency Savings, Kids Savings Accounts, UTMA Custodial Accounts, Trust Accounts and IRA. Fees may reduce earnings on the account.

2. APY= Annual Percentage Yield. Comparison based on Alliant Credit Union 3.10% APY as of the 11/1/2023 dividend declaration date vs. the bank national average savings rate of .22% APY as of 11/1/2023 sourced from National Association of Federal Credit Unions in cooperation with SNL Financial and Datatrac Corp.