

Insider guide to checking

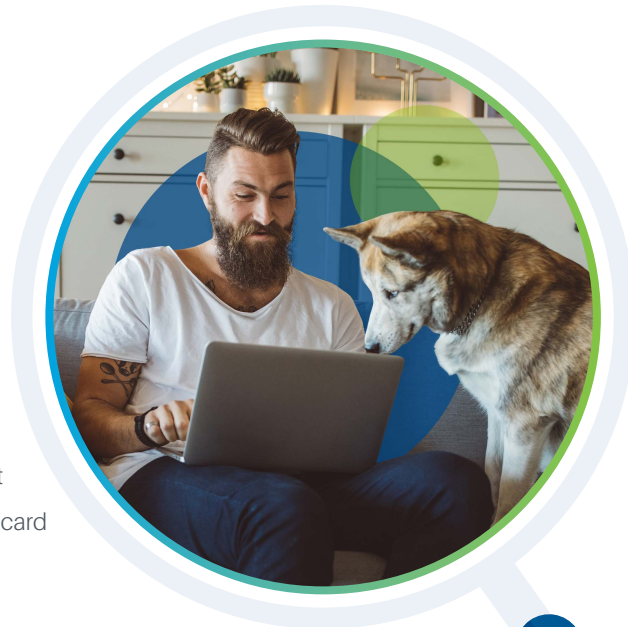
Overview: A checking account is a basic account type used in everyday life and with many practical purposes, but not all checking accounts are equal. Learn what to look for in a checking account and how those differences can make a big impact on your financial life.

Checking Requirements:

- ✓ Alliant membership
- ✓ \$25 minimum opening deposit¹
- ✓ Opt-in to eStatements² & make one monthly electronic deposit to earn interest
(Monthly electronic deposits not required to avoid fees)

Checking Uses:

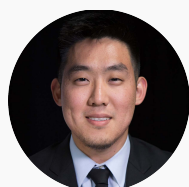
- ✓ Pay bills easily
- ✓ Set up and use direct deposit
- ✓ Pay with your included debit card
- ✓ Withdraw money at ATMs



See how fees stack up

	Average Checking	Alliant High-Rate Checking
ATM fee	\$4.73/transaction	80,000+ fee-free ATMs & up to \$20/month reimbursement ³
Overdraft fee	\$26.61/overdraft	\$0 ²
Monthly maintenance fee	\$15.33/month (interest accounts), \$5.31/month (noninterest accounts)	\$0 ²
Statement fee	Varies	\$0 with eStatements
Inactivity fee	Varies	\$0
Earned interest	Varies, but often 0%	0.25% APY ⁴
Total	Many potential fees	\$0 in fees + earned interest (Non-standard service fees may apply. See fee schedule for details.)

Average checking account fees based on 2023 study by Bankrate



Insider Scoop:

"Checking accounts may seem standard but if you dig into the details, the Alliant High-Rate Checking gives you the most bang for your buck."

- Timothy Kim
Product Mgr Deposit Prod | Alliant Credit Union

Key checking account factors to consider:

Pros

- ✓ Easily access money
- ✓ Fewer withdrawal limits
- ✓ Overdraft protection²

Cons

- ✗ Earn less interest than other accounts
- ✗ Non-standard service fees may apply
- ✗ Debit cards often have fewer rewards or cashback than credit cards



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Get started now

1. There is no minimum balance requirement to maintain a High-Rate Checking account. However, there is a minimum opening deposit requirement of \$25 for new and existing Alliant members that open a High-Rate Checking account online via open.alliantcreditunion.com (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 or online banking do not have a minimum opening deposit requirement.

2. Alliant checking charges no monthly maintenance or service fees. Please refer to the Alliant [Fee Schedule](#) for a list of fees.

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. We may not pay an overdraft if you do not meet eligibility standards. 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 transactions.

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.

3. 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 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 Savings ATM Card and Visa International Service Assessment (ISA) fee, referenced as the foreign transaction fee on account statements. Not all ATMs accept deposits.

4. 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 10/24/2024 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 account holders 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, other fees may reduce earnings on the account. Please refer to the Alliant [Fee Schedule](#) for a list of these types of fees. Dividend applies to Checking and Teen Checking Accounts. Account is subject to approval. We may not open checking for you if you do not meet Alliant criteria.



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