

Pay less with an Alliant 5/1 ARM

Alliant wants you – and all members of Alliant – to enjoy an honest, fair mortgage with below-market rates. We're committed to help you enjoy significant savings on your mortgage payments now and in the years ahead.

Consider our 5/1 ARM (3.375%/3.634% APR) for a rate considerably lower than the national bank average.

LENDER	RATE
Alliant Credit Union 5/1 ARM ¹	3.375% 3.634% APR
5/1 ARM national bank average*	4.21%
30-year fixed mortgage national bank average*	4.77%

Save more than \$14,530 in mortgage payments in five years with an Alliant 5/1 ARM versus the national bank average for a 30-year fixed mortgage (based on a \$300,000 mortgage).^{1*}

Plus, you can count on an Alliant mortgage for:

- Competitive closing costs
- No points
- No pre-payment penalties
- Float down option
- No escrow waiver fee – escrows not required with our ARM loans

Apply at www.alliantcreditunion.org

Or call our Mortgage Hotline:

800-365-7003

Mon–Fri, 6am–7pm CT

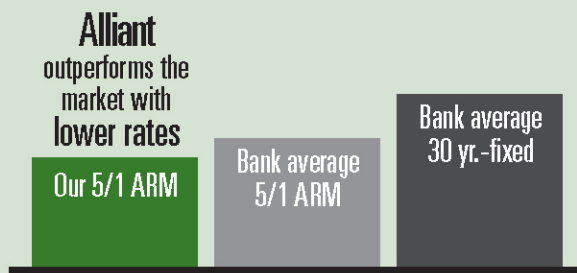
Sat, 8am–noon CT



Rate as low as

3.375%/3.634% APR

Alliant's 5/1 ARM is 20% LOWER than the 5/1 ARM national bank average* and 30% LOWER than the 30-year fixed mortgage national bank average*



So, whether you're looking to refinance a current home or to purchase a home, you owe it to yourself to consider the mortgage rates available to you from Alliant.



How great is our 5/1 ARM rate? Great enough to earn a Great Rate Award from Datatrac²

¹ Alliant 5/1 ARM rate as of 07/02/2010. Loan approval, APR, and downpayment required based on creditworthiness, amount financed, and ability to repay. We may finance up to 90% of the purchase or refinance of a new home, condominium, or townhome up to \$417,000; or 80% up to \$1,000,000. Loans above 80% Loan to Value are subject to a higher interest rate. On the purchase or refinance of a second/vacation home we may finance 80% up to \$500,000 or 75% up to \$1,000,000. APR is 0.125% higher on mortgage loans \$500,001 to \$650,000 and 0.25% higher on mortgage loans \$650,001 to \$1,000,000. Origination fee is \$1,350. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change. The 5/1 ARMs offer a fixed rate for the initial period of the loan and adjusts to a one year ARM after that period. The interest rate and monthly payment may adjust annually based on the 1 Year London Interbank Offered Rate (LIBOR), plus a margin of 2.50 percentage points with a 5% lifetime cap. APR=Annual Percentage Rate. ARM=Adjustable Rate Mortgage. *Average national bank rates provided by National Association of Federal Credit Unions in cooperation with Datatrac Corporation as of 07/02/2010 (national average bank rate for 5/1 ARM: 4.21%; for 30-year-fixed mortgage: 4.77%). Must be an Alliant member to apply. ² Datatrac certifies that Alliant offers one of the best 5/1 ARM rates available anywhere and consistently outperformed the U.S. financial institution market for the 12-month period of April 2009 to March 2010. Datatrac Great Rate Awards certify that the rate offered by a financial institution's product has consistently outperformed the market average of all institutions monitored by Datatrac during an annual or quarterly period. For more information, please visit www.greatrateaward.com. Datatrac is America's largest interest rate data base with retail deposit and/or lending rates for over 20,000 financial institutions. Datatrac has been conducting unbiased competitive research in the banking industry for over 20 years. For more information, please visit www.datatrac.net.

