



Welcome to UAB Graduate Banking

A Program Designed Especially for the UAB Graduate Student Association

I. Checking and Savings Services

ALiant Bank offers a variety of checking and savings accounts providing you a convenient way to save.

ALiant Free Checking

- No minimum balance*
- Unlimited check writing
- Free ALiant Bank Check Card
- Free ALiant Bank Online Banking with BillPay
- Free first order of personalized wallet checks

* \$100 minimum opening balance

ALiant Statement Savings

- No minimum balance*
- No minimum opening balance with an automatic monthly transfer from an ALiant Bank Personal Checking Account
- Quarterly statements

*Monthly service charge waived for one year. After that time a \$10 monthly service charge will be assessed on balances under \$500

Certificate of Deposits

- Earn a higher than posted rate on quoted rates for first certificate of deposit
- Low minimum opening deposits
- Variety of terms available

IRA

- Earn a higher than posted rate on quoted rates for first IRA
- Offer Traditional and Roth
- Tax deferred earnings



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II. Loans

ALiant Bank offers a wide variety of loan products with special rates and terms for your students.

Home Equity Line of Credit

Prime plus ½%*

Up to 80% loan to value

Interest only payment option**

No closing costs***

**Prime plus 1/2% is for new lines \$25,000 and greater and less than 80% ltv. Rate will never go above 18% or below 4.50%.*

***Interest only payments may result in a balloon payment when loan matures.*

***No closing costs will be waived with an initial advance of \$10,000 on lines up to \$25,000, \$25,000 on lines up to \$300,000 or 40,000 on lines greater than \$300,000.*

Installment Loan

½ % discount on quoted rate

Flexible terms

Low monthly payments

Special 90 day option loan

Payments must be automatically debited from ALiant Bank checking account to receive discount rate

Mortgages

Fixed and adjustable rates

Flexible payment plans

Competitive rates

\$250 credit toward closing costs

\$100 donation toward the ALiant Mortgage UAB

Graduate Program Scholarship with every closed mortgage.

All offers of credit are subject to credit approval





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III. Financial Planning

Find out how you can take charge of your money to reach your dreams. Let one of our financial consultants guides you through a Free Financial Services Consultation. You might be surprised at what we offer!

Financial Services Consultation

- Provides a snapshot of your current financial situation
- Provides solutions to help your money work for you
- Provide recommendations that make sense for you

Investments

- Products to fit your needs
- Fixed/Variable Annuities
- Mutual Funds

Insurance

- Protect your assets for your heirs
- Competitive premiums
- Term Life
- Long Term Care Insurance

Brokerage

- Personal account executive to handle your transactions
- Transactions deposited to or withdrawn from your ALIANT Bank checking account

Free \$50 Savings Bond when you open an ALIANT Financial Services Account



SECURITIES AND VARIABLE ANNUITIES OFFERED THROUGH
 STERNE AGEE FINANCIAL SERVICES, INC.
 MEMBER FINRA/SIPC
Not FDIC insured | May lose value | No bank guarantee
Not a deposit | Not insured by any federal government



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IV. Convenient Access

ALiant Bank offers more FREE conveniences and services that allow you the flexibility of staying in touch with your money.

ALiant Bank Online

www.aliantbank.com

Free 24 hour access to your account

Ability to transfer funds

Import data into programs like Quicken
And Microsoft Money

Learn about other ALiant products
and services

Find any branch or ATM location

ALiant Bank Bill Pay

Convenient way to pay creditors

Confidential and secure

Set up recurring payments

Schedule automatic payments
up to one year

Free on all personal checking
accounts

ALiant Check Card

Convenient and safe way to make purchase

Accepted where Mastercard or Visa accepted

Access your money 24 hours a day 7 days a week
through any ATM

Up to \$8 per month in foreign fees waived
per statement cycle

ALiant Xpress Phone Banking

Automatically check your balance

Transfer funds between accounts

256-329-7580 in Alexander City/
866-888-8330 outside Alexander
City

ALiant Customer Care Center is a staff of highly trained representatives that quickly respond during business hours to your questions about your account, bank products, or any other inquiry you might have. 329-7580 or 866-888-8330



Welcome to UAB Graduate Banking

Your UAB Graduate Banking Team

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