

Celebrating **90 years** of progress and our **bold path** ahead

As 2025 marked Alliant's 90th anniversary, I can't help but reflect on how far we've come and how much further we're going. From humble beginnings in 1935 with 146 members and just over \$5,000 in assets, we've grown into one of the nation's largest credit unions, serving more than 900,000 members. This demonstrates what trust, innovation, and a shared commitment to always doing what's right for our members can achieve.

2025 was a year of bold moves for us. In my first months as CEO, I've seen firsthand what makes Alliant special: the passion and energy of our team and the loyalty of our members. Together, we achieved a lot this year:

- **Smarter Digital Banking:** We launched new tools and enhancements to make managing your money simpler, faster, and more intuitive.
- **Stronger Security:** We doubled down on protecting your financial wellness with advanced security measures.

- **Member-First Experience:** Every improvement we made this year had one goal—making your banking experience better.
- **Financial Strength:** We kept rates competitive and ensured stability, putting more money back in your pocket.
- **Impact Beyond Banking:** From social impact programs to financial wellness initiatives, we continued to make a real difference in the communities we serve.

And we're just getting started. The next chapter for Alliant is about disrupting the industry in ways that benefit you and your financial future. That means continuing to create better products and experiences for you, keeping you at the center of every decision we make.

Thank you for trusting us with your financial journey. Here's to 90 years of incredible progress and an even brighter future together.



Mike Dobbins

President & Chief Executive Officer
Alliant Credit Union

Wow-ing our members

- Reduced average inquiry resolution time by **43 seconds**.
- **78%** of members achieved full resolution in just one interaction.
- NPS (Net Promoter Score), which indicates member loyalty, remained “excellent” with a rating of **57** versus the banking industry average of 22.



The customer service I receive from Alliant is truly the best. I feel that no matter who I speak to, they always go above and beyond for me.

- **Kelsey**, Alliant member since **2002**



Alliant has better products, customer service, and just about every other quality better than anywhere I've banked. I regularly recommend Alliant to friends and colleagues.

- **Erin**, Alliant member since **2018**

Delivering more for our members

- High-rate savings rate that's **15x higher**¹ the national bank average.
- **170,000** new products opened by our members.
- Launched a game-changing direct lending platform, serving **2,500 households** and closing over **\$1.4 billion** in direct first mortgage volume.
- Closed over **\$500 million** in commercial real estate loans, including industrial, multifamily, student housing, and self-storage projects.

Doing good for our members, our employees, and communities

- **\$35,000** in Alliant employee donations fully matched by the Alliant Credit Union Foundation.
- **\$900,000+** in Alliant Credit Union Foundation grants were distributed to charities.
- **3,600+** volunteer hours by Alliant employees.



Simply put, Alliant has proven to be a superior financial institution that has a heartbeat for its members. They are indeed a role model of how other banks should be run - with morals, ethics, customer care, courtesy, kindness, and security.

- **Paul**, Alliant member since **2023**

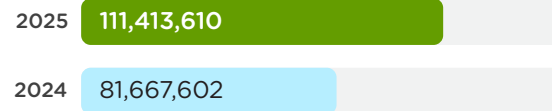
1. APY= Annual Percentage Yield. Comparison based on Alliant Credit Union 3.10% APY as of the 11/17/2025 dividend declaration date vs. the bank national average savings rate of .20% APY as of 10/1/2025 sourced from National Association of Federal Credit Unions in cooperation with SNL Financial and Datatrac Corp.

Financial Statements

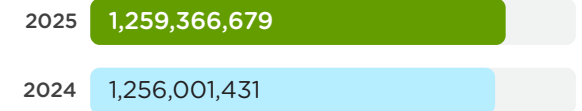
Total Primary Members



Net Income



Interest Income



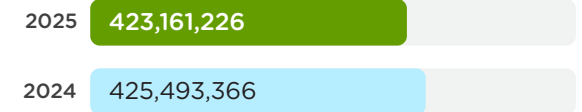
Total Net Worth



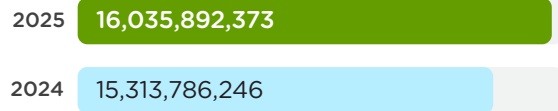
Net Worth Ratio



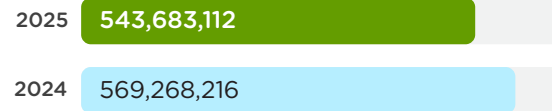
Net Interest Income



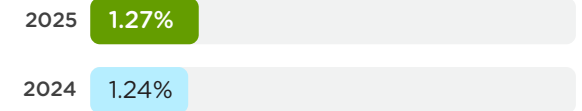
Total Gross Loans



Total Dividends Paid



Operating Expense/ Average Assets



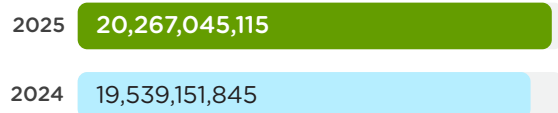
Total Deposits



Net Income Before Dividends



Total Assets



Dividends Paid/ Net Income Before Dividends



* As a 501(c)14, and in accordance with 205 ILCS 305/23, Alliant Credit Union files a Form 990 annually.

