

Hey CVS Health colleagues, you're eligible to join Alliant!

Forget low interest rates and excessive fees – start banking better at a credit union that cares

What makes Alliant different

- ✓ Not-for-profit
- ✓ Members first, not shareholders (all members are owners!)
- ✓ Fully-digital – accomplish everything whenever and wherever you are
- ✓ Committed to giving back to our members and our community
- ✓ 850,000+ members nationwide with over 88 years of experience

[Learn more >](#)

What Alliant offers

- ✓ High savings, checking and certificate rates, so members earn more on their money
- ✓ Fewer fees – overdraft and monthly service fees? Forget about it!¹
- ✓ 80,000+ fee-free ATMs and up to \$20/month in ATM fee rebates²
- ✓ Award-winning online and mobile banking with 24/7 support

Open an Emergency Savings Account

Surprise expenses can happen to anyone.
Protect yourself with emergency savings.

CVS Health is partnering with Alliant Credit Union to help employees prepare for the unknown by offering an exclusive Emergency Savings Account. Grow strong emergency savings by combining the great benefits of an Alliant High-Rate Savings account with a special bonus offer.



Boost your savings with a \$100 bonus³

Deposit \$100 or more per month for three consecutive months to boost your emergency savings.

<p>First three months</p> <p>\$25 Bonus</p>	<p>Next three months</p> <p>\$25 Bonus (\$50 total)</p>	<p>Next three months</p> <p>\$25 Bonus (\$75 total)</p>	<p>Last three months</p> <p>\$25 Bonus (\$100 total)</p>
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= up to \$100 in bonus deposits



Open your emergency savings account



1. 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.

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.

2. 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.

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.

3. Alliant Credit Union and CVS Health Emergency Savings Account Terms and Conditions

This promotion is for current employees of CVS Health and CVS Health Care Delivery who open a new Emergency Savings Account ("Account") at Alliant Credit Union and meet the following requirements to receive up to four \$25 bonus deposits in the timeframe noted below.

New account must be opened by applying online on or before May 31, 2025. New Account must be funded by one or more deposits totaling \$100 or more and posted within 30 days of Account opening. After the initial \$100 is deposited, Account must be funded every subsequent calendar month with deposits totaling \$100 or more posted by the last day of each month.

Account must remain open and in good standing, and maintain an average daily minimum balance of \$100. Accounts will be reviewed in 3-month intervals after the initial \$100 is deposited to determine eligibility for each \$25 bonus deposit, up to a total of four consecutive 3-month periods. Failing to earn a \$25 bonus deposit in one 3-month period does not preclude you from earning a bonus in a subsequent 3-month period. The balance at the end of each 3-month period must be:

- \$300 or more for the first 3-month period;
- \$600 or more for the second 3-month period;
- \$900 or more for the third 3-month period; and
- \$1,200 or more for the fourth 3-month period.

The following provides several examples of how to earn a \$25 bonus deposit for the first 3-month bonus period:

Account opened:	Initial \$100 deposit posted (required within 30 days of Account opening):	Subsequent \$100 monthly deposits posted by end of subsequent calendar months:	\$25 bonus deposit for first 3-month period paid by:
May 1, 2024	May 1 - May 31, 2024	June 30, 2024; July 30, 2024	August 31, 2024
May 1, 2024	June 1, 2024	July 31, 2024; August 31, 2024	September 30, 2024
May 15, 2024	May 15 - May 31, 2024	June 30, 2024; July 30, 2024	August 31, 2024
May 15, 2024	June 1 - June 15, 2024	July 31, 2024; August 31, 2024	September 30, 2024
May 15, 2024	June 16, 2024	July 31, 2024; August 31, 2024	No bonus deposit because initial \$100 deposit not posted within 30 days

[Alliant Credit Union and CVS Health Emergency Savings Account Terms and Conditions \(PDF\)](#)

Federally insured by NCUA