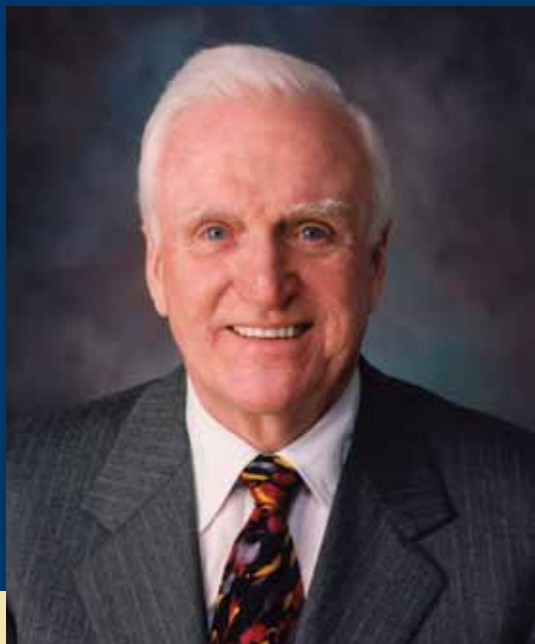


Philip H. Corboy's Way: Tributes to a Legend



The street sign on the southeast corner of the Daley Center Plaza reads, "Philip Corboy Way."

There was a Corboy way, and his way was like none other.

- Honesty and straight talk.
- Warm advocacy.
- Meticulous preparation.
- Empathy for clients and the downtrodden.
- Self-effacing wit.

But this is only a tiny glimpse of the way Phil Corboy encountered life and approached his profession. So much can be said of this legendary trial lawyer who bore his share of life's difficulties with grace and strength, and, in forging his path to greatness, laid the foundation for dozens of lawyers to attain their own preeminence.

The **CBA Record** has asked his wife, Mary Dempsey, his son, Philip Hartnett Corboy Jr., and a few close colleagues and friends to share their thoughts on the influence and impact of Phil Corboy on their life and the life of the law in Chicago. It has been said that "Great lives never go out; they go on." This truly applies to Philip H. Corboy.

—Judge Michael B. Hyman is the **CBA Record's** Editor-in-Chief

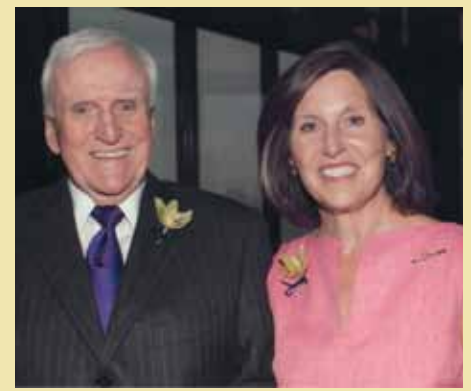


Dedication of Philip H. Corboy way. (L-R) Mary Dempsey, Philip H. Corboy, Mayor Richard Daley, the late Judge Joan Corboy, Philip Hartnett Corboy Jr., and Peg Corboy.

Phil Valued People | By Mary Dempsey

Formidable intellect. Magnificent heart. Among the tens of thousands of words that have been written about Philip Harnett Corboy during his extraordinary lifetime and career, those four may best describe the essence of my husband. He was endlessly intellectually curious and he possessed an extraordinary capacity to understand and to help people.

Even as a young boy, Phil was aware that he had a quick and agile brain. More importantly, he knew that whatever intellectual gifts he possessed would fade unless he constantly challenged himself to learn. A college career interrupted by war and never completed, was followed by Loyola law school where he graduated first in his class. In his own words, he simply studied and worked harder than everyone else. To him, that was what law school demanded. Phil brought the same dedication and intellectual discipline to the practice of law and to his entire life. By the time a trial began, he knew the law and the facts better than anybody in that courtroom. He believed with absolute certainty that his brave and injured clients had sought his help at the worst time in their lives, and they were entitled to his best efforts.



Philip H. Corboy and Mary Dempsey in 2007

Beyond that, Phil loved the creative and intellectual exercise of the practice of law. He had an uncanny ability to look at a problem with a fresh set of eyes and in the process to discover an entirely innovative solution. His cases established countless consumer, medical, design and product safety measures that continue to protect us today. He knew that he had been put on this earth to do this work, he thoroughly enjoyed it, and he loved mentoring other trial lawyers to do the same.

But Phil was not only a magnificent trial lawyer. Phil valued people. You could see it in his smile and in his eyes. He never forgot his roots and enjoyed knowing people of all backgrounds, abilities and stations in life. He believed that every person deserved dignity and respect. Our family and his many friends personally experienced his huge capacity for love, loyalty, and joy. But his great heart also brought a marvelous humanity to his approach to the practice of law. Phil's goal in the courtroom was to use his intellect to represent injured people, not just because he wanted to win, but because it was the right thing to do. His goal in life was to be a good person and where possible, to help those who needed a hand. To Philip Harnett Corboy, the alliance of his mind and his heart was the most natural way, indeed it was the only way to live his life. He was a gift.

—Mary Dempsey, who was married to Phil Corboy from 1992 until his death, is the former Commissioner of the Chicago Public Library, an attorney, and President of the Philip H. Corboy Foundation.

From Father to Son | By Philip Harnett Corboy Jr.

Growing up with a legend—and not knowing it at the time—and then working with him later on in life, knowing full well his impact on the City landscape and beyond, has some very unique challenges. When the legend is your father, confidante, partner and friend, those challenges become tailor made to create havoc on an already delicate father-son relationship. Fortunately for me and my father, we talked and, more importantly, listened to each other at all important times in our lives such that when we said our last goodbyes while he was entering the sad stages of his Alzheimer's curse almost a year ago, we both knew we had been fortunate, indeed, to be in each other's life.

As a child growing up with four siblings and two parents in leafy Evanston, life was great except for one nagging problem—our father wasn't around much for our daily activities. As we grew older and wiser in the ways of the world, we Corboy kids discovered that his absence was not a rebuke to us, but was a direct result of his approach to his calling as a trial lawyer and the self-imposed challenge to be the best, most prepared and most dedicated lawyer to those people others called clients, but who he called "friends." At a tender age, I discovered that the passion he showed for his "friends," people who'd been left injured, lonely, and looking for help, was real, palpable and uplifting. As I grew older, when I had more and more concerns about law, politics and life in general, he would always drop everything he was doing and sit with me in order to answer all of my questions until we were both satisfied that I got what I was looking for, good or bad. And there was a reciprocity when he would ask questions of me and my travels through life. I was a child of the '60s, doing and saying things no educated, thoughtful parent could ever hope to understand. But he was patient, extremely forgiving and genuinely interested in the lives of all of his children, never judgmental, and ready, willing and able to lend advice whenever asked for, but never demanding acceptance of his way, whenever or whatever that may be. When I sat down with him late in college and talked about my budding interest in law and politics, he exuded a real joy that his oldest child was interested in following the same path that he had taken. It was a reminder to him that he had "done good" and that life was playing out extremely well for him and for us.

During his later years, while watching my children growing up with unabated pride and joy, he often reminded me that there was no more important calling in life than being a great father. I reminded him time and time again that if I ever could be described with that moniker, it was due to the simple fact that I had the perfect role model in him. He didn't tear up very often during his 87 wonderful years, but he did during those discussions, and with a genuineness that defied any possible cynicism. He had discovered early in his life what was—and wasn't—important, and all of us who knew and loved him are forever grateful for his presence in our lives and the help and guidance he provided. I miss him very much.

—Philip Harnett Corboy Jr. is a Partner at Corboy at Demetrio

A Transformative Leader | By Nina S. Appel

It is difficult to say that someone died too soon when he lived a full life and died at the age of 87. And yet, this is what those of us who knew and admired Phil Corboy felt when his death was announced on June 12th. His death sent shock waves across Chicago, and the country; for some of us, myself included, it seemed impossible to believe that he was gone.

I will not here rehearse his many professional accomplishments nor the countless honors bestowed on him, except to say that we at Loyola Chicago School of Law are honored to count him our alumnus. My own friendship with Phil began when I first started teaching at the law school in 1973; happily, I taught Torts, Evidence and Administrative Law, all areas of his interest. From the very first, he reached out to me as a mentor and friend. I was nominated as Dean in 1983 and he emerged as a strong supporter, although as a Jewish woman I certainly was not the expected candidate to become Dean at a Jesuit Catholic Law School. As has been noted many times, Phil tolerated no thoughts of discrimination; he was passionate in his belief that everyone deserved a full chance.

Phil's generosity is well known. In fact, it was almost comical—and certainly predictable—that any fundraising group or public interest organization would turn to him for support. His name was often the first mentioned, and he seldom, if ever, declined. On one occasion however, I found myself in a real quandary. At my request, Phil established a generous fund to support faculty research and publication. Not two weeks later, he called to ask what had been published. I tried to explain the difficulties of academic calendars to a somewhat skeptical Phil, who I realized had always worked under strict deadlines. I smile too when I remember that the one thing which could make him very angry was when a Loyola alum was honored and failed to properly acknowledge his/her connection with our law school, something Phil never failed to do.

It is so fitting that his and Mary's support so generously benefitted Loyola, and that our law school building proudly bears his name. Like so many of us, I know I have lost a great friend, and our profession has lost a transformative leader. In Jesuit education, the goal is to create "persons for others." I know that Phil's life and career have served as a model in fulfilling this aspiration.

—Nina S. Appel is Professor and Dean Emerita and Dean for External Relations, Loyola University Chicago School of Law

Caring, Generous, Loyal, Loving By Judge William J. Bauer


Among the most famous of Chicago's many famous lawyers, Philip Corboy was in a class by himself. To those of us lucky enough to know him, he was a friend, a comrade, a joy to be work with and an inspiration.

I never met anyone more wedded to the law, and particularly to trial law, than Phil Corboy. He ate it, slept it, talked it, defended it, and practiced it nearly 24 hours a day. His eloquence was legendary; his ability to get to the hearts of jurors was almost unbelievable. But in his relationships with his friends, he did the same: he praised them, he remembered them in good times and bad; he cheered their triumphs, remembered their special days and wept at their losses.

It is worth noting that Phil was not immune from tragedy and pain. To the rest of the world, he seemed to bear life's horrors without a flinch but when he spoke of the losses faced by his clients—and his friends—he showed the human grief that he shared with them. So he was a great among greats and an orator among orators. Add to that, he was caring, generous, loyal and loving.




Phil Corboy served his profession in many ways but his greatest gift to the profession was to provide us all with a model, someone to emulate and keep the glories of the profession up front where the world could see them and appreciate them. The legal profession has lost one of its greatest spokesmen; those of the world not members of the profession have lost one of the clearest, most effective spokesmen for justice and fairness. Whatever your definition of fairness might be, Phil Corboy's definition was an appeal to universal decency and fair play. I lost a dear friend; so did all of us—even those who never met him.

—Judge William J. Bauer is a Judge in the Seventh Circuit of the United States



SUNY Buffalo Law School
The State University of New York

**Thank You to the National Co-Chairs
of SUNY Buffalo Law School's 2011-2012 Annual Fund**

 Michael A. Battle '81 Senior Partner Schlam Stone & Dolan LLP New York, NY	 Diane F. Bosse '76 Of Counsel Hurwitz & Fine, PC Buffalo, NY	 Richard E. Gottlieb '85 Member Dykema Gossett PLLC Chicago, IL and Los Angeles, CA
---	---	---

Special thanks to our National Co-Chairs, and to our dedicated alumni and friends, for helping us reach another milestone Annual Fund year, with over \$1.19 million in gifts. THANK YOU!

www.law.buffalo.edu

Advocate for Service to the Profession | By Tom Demetrio

Phil believed involvement in the organized bar was vital and obligatory. He correctly believed lawyers interacting with judges both socially and through continuing legal education programs fostered a camaraderie that best served society.

Phil's advice to all lawyers who filtered through his offices was to serve on committees and seek office.

The following Corboy lawyers served as President of the Chicago Bar Association: Patricia C. Bobb; Robert A. Clifford; Thomas A. Demetrio; Michael K. Demetrio; John D. Hayes; Richard J. Phelan; and René A. Torrado, Jr.

The following Corboy alums served as President of the Illinois State Bar Association: Albert F. Hofeld; Terrence J. Lavin; Thomas Leahy; and Todd A. Smith.

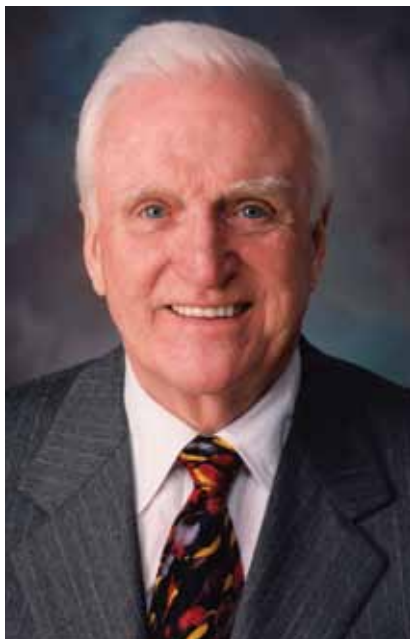
And the following Corboy lawyers served as President of the Illinois Trial Lawyers Association: Robert J. Bingle; John B. Cashion; Robert A. Clifford; Philip Harnett Corboy, Jr.; Thomas A. Demetrio; James T. Demos; John D. Hayes; Albert F. Hofeld; Jerry Latherow; and Todd A. Smith.

Another of Phil's proud contributions to the bench and bar was his service on the first ever Supreme Court Civil Illinois Pattern Jury Instructions Committee. The following Corboy alums have served on the IPI Committee: Robert J. Bingle; Thomas A. Demetrio; George M. Elsener; Paul B. Episcopo; and Bruce R. Pfaff.

Another activity that Phil was most proud of was his involvement in the Lawyers' Assistance Program. He got a great deal of satisfaction in successfully helping lawyers, judges and non-professionals with their substance abuse issues. He did this for decades, purposely under the radar. For those of us who knew of his involvement and how effective he was, he had our deepest admiration.

Yes, Phil will be missed greatly. But, those of us who have benefitted greatly by his example will continue to strive to keep his legacy alive.

—Tom Demetrio, of Corboy & Demetrio, is a former CBA president



LOYOLA UNIVERSITY CHICAGO SCHOOL of LAW
PHILIP H. CORBOY LECTURE IN ADVOCACY

The Life and Legacy of Phil Corboy

Lecture by Daniel M. Kotin (JD '91), Corboy & Demetrio

TUESDAY, NOVEMBER 13 • 5 PM
PHILIP H. CORBOY LAW CENTER • 25 E. PEARSON ST. • 10TH FLOOR
POWER ROGERS & SMITH CEREMONIAL COURTROOM

Philip H. Corboy was famous for his dedication to his clients and the practice of law, and was one of the most legendary personal injury attorneys in Chicago history. Loyola law alumnus Daniel Kotin, a partner at Corboy & Demetrio, will provide an inside-look at the life and legacy of his uncle, Phil Corboy—the man who inspired a generation of attorneys.

RSVP: LUC.edu/law/Corboy





Learning from the 'Dean' of Corboy College of Trial Lawyers

By Patricia C. Bobb

Philip Corboy was a mentor, a boss, and a dear friend to me. It was largely because of him that I became inspired, only one year out of law school, to become a trial lawyer at a time when there were very few women in the courtroom. Phil was a founder and a former board chair of the National Institute of Trial Advocacy. Although I knew no one in Chicago after coming here right after Notre Dame Law School, I managed to find a job in the Appellate Division of the Cook County State's Attorneys Office. Early in my second year there I was awarded a scholarship to attend the NITA Summer Training session in Boulder, CO, because of a donation Phil had made to NITA to train young lawyers who could not otherwise have afforded the program. I spent a month in Boulder and the trial lawyer in me was born.

When I returned and met Phil to thank him for giving me such a valuable opportunity, he was kind and gracious and encouraging as he always was. Shortly after that summer, I was transferred to the criminal courts at 26th & California and became a felony trial assistant and ultimately a trial supervisor. When I left the State's Attorneys office I became an associate at Philip H. Corboy & Associates, considered the pre-eminent plaintiff's firm in Chicago. Of course, with all of my felony trial experience, I thought it would be relatively easy to adjust to trying civil cases. Boy was I wrong! Working there, with Phil as a boss, was a whole new experience and I was a freshman in the "Corboy College of Trial Lawyers". Phil was a hard taskmaster and demanded the best from those who worked for him. He trained the lawyers who worked there not only in the technique of trying successful cases in court, but more importantly, taught us to be honorable lawyers who could be counted on to be ethical and true to our word when dealing with other lawyers. How fortunate I was to learn from the Dean, Phil Corboy.

Phil was an extraordinary trial lawyer. Of course, he possessed all the intelligence, quickness, and technical skills necessary to be great. He also was street smart, intuitive, and could connect with jurors on a personal level. He was able to virtually take command of a courtroom with the strength of his personality. Jurors understood and related to how passionate and committed he was to his clients. His persuasive skills were unmatched. It was this passion and dedication to the clients, who but for him, would have no access to justice that I believe was the most valuable lesson he taught all of us.

He was at times hard to get along with. He had a strong personality and could lose his temper. The real mark of him; however, was that no matter how upset or angry he might have been in a moment, he often would apologize and be the most caring, kind person imaginable moments afterward. No matter how tough or strong or self-confident he was, he was at heart a people lover and was generous to a fault. His ability to relate to and care about people, no matter what their station in life, was manifest throughout his life in the many loyal friends he had and in the many lives he touched by his generosity, often giving to people in need without any fanfare or recognition. He didn't need that. When you were his friend, he would do anything for you, give you the encouragement you needed and cheer you up with his "have a happy everyday" no matter how down you might have been.

What a joy he was and how blessed I have been to know him and to have called him my friend. I will miss him but will always think of him with a smile. He would like that.

—Patti Bobb, of Patricia C. Bobb & Associates, is a former CBA president

Philip Corboy: Synonymous with Personal Injury Law

By Robert A. Clifford

Philip Corboy. Two words that are synonymous with personal injury law in Chicago. He may not have created the body of law itself, but he certainly gave it a name where it is a respected practice area. Personal injury litigation, tort litigation, was certainly once thought of as a practice area for those who might be trying to take advantage of the civil justice system. And, while the pejoratives we still hear today evidence the continued existence of those that either truly believe or for their own book speak to the negatives, Corboy changed all of that in Illinois and beyond. Phil took on the sorrows and woes of thousands in his 60 years of practice, developing torts into a sophisticated area of law where judges and juries try to figure out what is fair and just compensation for the injured.



Over the years, he surrounded himself by those he felt were smart, never afraid to share his knowledge and his skills, knowing that there was room for many lawyers to follow in his footsteps. And that we did. Dozens of lawyers over the decades learned at his feet then went on to make their mark in the personal injury field of law. That is part of his legacy.

I had the good fortune and privilege of witnessing first hand a man who was confident enough in his own abilities that he was undaunted when others would leave his firm to become his "competition." Instead, he viewed all of us as colleagues trying to accomplish a common good. I will always remember him as the man who gave me a career, a future, an opportunity to learn and grow and a reason to help so many people who simply didn't know how to help themselves. His intelligence, his commitment, his generosity towards me and countless others will not be forgotten. The legal profession and the innocent injured victims of wrongful and negligent conduct will forever thank him. That is his true legacy.

—Robert A. Clifford, of Clifford Law Office, is immediate past CBA president

You Handle Million Dollar Deals Every Day.



How hard can your friend's divorce case be?

According to the ABA, "the failure to know or properly apply the law" accounts for a large number of legal malpractice claims.* The law, like most areas of business, has become more specialized. Before engaging in an unfamiliar practice area, find a mentor who is already practicing in that area, and learn the new area of practice.

At Minnesota Lawyers Mutual we don't just sell you a policy.

We work hard to give you the tools and knowledge necessary to reduce your risk of a malpractice claim. We invite you to give us a call at 800-422-1370 or go online at www.mlmins.com and find out for yourself what we mean when we say, "Protecting your practice is our policy."

* American Bar Association Standing Committee on Lawyers' Professional Liability. (2008). *Profile of Legal Malpractice Claims, 2004-2007*. Chicago, IL: Haskins, Paul and Ewins, Kathleen Marie.

800.422.1370



MINNESOTA LAWYERS MUTUAL
INSURANCE COMPANY

PROTECTING YOUR PRACTICE IS OUR POLICY.™

www.mlmins.com



A One-of-a-Kind Trial Lawyer

By Todd A. Smith

In 1979, while still a young assistant public defender in Cook County, the man I later came to think of, initially, as my boss, always my mentor and eventually my great friend, paid my tuition to a three week National Institute of Trial Advocacy (NITA) training program held in Boulder, CO. I hadn't even met him. He responded to Public Defender Jim Doherty's request for assistance. I had no plan to seek employment at Philip H. Corboy & Associates. To the contrary, I fully intended to continue as a criminal defense lawyer.

A year later some things had changed and I called Phil having heard he might be looking for a lawyer. He was on trial but he called me back, two weeks later, as soon as he'd finished. It was the summer of 1980. I started that August even though I had foolishly dickered with him, a bit, over my starting salary. Was I crazy? Probably. I almost missed the opportunity to practice with a legendary, one-of-a-kind trial lawyer.

Even that doesn't seem to say enough. I would have missed seeing and learning his extraordinary values; the nature of his commitment to our clients; his dedication to acquiring justice. It was unwavering. He seemed to have a special understanding of what our clients were going through. Seeing this as a younger lawyer was critical to developing a passion and high enthusiasm for properly representing people regardless of the challenges we might face in a given case. Whatever one might call it. Going the extra mile. Giving people more than they expected to get. It was a part of him.

The client always came first. It was simple. What we did was never a "business." It was never primarily about the bottom line. It was always about doing it right. It was about, as he would say, "tying your shoes" and being "on the ball." It was about repaying the confidence of those who had trusted us to help.

It was simple because all you had to do was insist on striving for excellence. If you insisted on doing the absolute best you possibly could--then you did it right! How fortunate I was not to miss that - how fortunate to be introduced to and being around for "doing it right."

A few years ago I tried to thank Phil for the years of mentoring but he wouldn't let me finish. He stopped me and said, "Todd, we all stand on the shoulders of others." Well I readily and gratefully admit to standing on his shoulders. There are many who stood on the shoulders of Phil Corboy. God bless him.

—Todd A. Smith, of Power Rogers & Smith, is a former president of the Illinois State Bar Association

The Energy of Phil Corboy

By Daniel A. Kotin

Although the description has become rather cliché, there are truly very few people in the world who exude such energy that their presence is felt by everyone in the room. Phil Corboy was one of those rare individuals who personified this quality -- literally.

As his nephew, I experienced this energy at backyard family barbeques. As a lawyer, I witnessed it at political receptions in grand ballrooms with 1,200 people in attendance. When Phil Corboy walked into a room, everyone knew he was there. He need not say anything, nor do anything. Everyone somehow knew that Corboy was in the building.

That ability to command attention created in him a responsibility to be worthy of all of the respect and authority that came with it. Corboy lived up to that responsibility in every aspect of his life.

He would lock himself in a hotel room for a week before trial to study the case so that, in his words, he would "know every piece of paper in that file before picking a jury." Likewise, he would study the law to the point that he would know more about the law that applied to the case on trial than anyone in the courtroom. Because of that preparation, when one losing opponent later lamented to me that Phil Corboy "completely controlled that courtroom," he had to admit that it was because Corboy's energy was backed up with such a command of facts and law that everyone in the courtroom, including the judge and jury, respected his every move.

Corboy was known as the "Father of Tort Law," certainly in Chicago, and to a large extent, nationwide. Yet, he was not the first personal injury trial lawyer. Injury lawyers existed for decades before him, largely known only to a small contingent of referring attorneys and primarily perceived in the community as ambulance chasers. It was Corboy who introduced this area of law to the public through mainstream media. He publicized the wrongs inflicted on his clients, as well as the verdicts and settlements that followed. In doing so, he demonstrated such a command of the law, devotion to his clients, and dedication to rules of ethics that he individually changed the public perception of personal injury law, and paved the way for hundreds of trial lawyers who followed him to have great success.

When I was named a partner at Corboy & Demetrio more than a decade ago, Corboy told me of the decision and used the words *noblesse oblige*. He explained that this was a French term suggesting that one who is given a position of authority and respect must conduct himself in a way that conforms to that position. In looking back at the career of Phil Corboy, more than anyone else, he epitomized that term.

—Daniel M. Kotin, of Corboy & Demetrio, is CBA treasurer

The Best of the Best

By Terrence M. Murphy

I first met Phil Corboy more than 40 years ago. I had been with the Association a little over a year when then-President Corboy called me into his office. The officers and members of the Executive Committee also were present, giving me some concern about my future with the Association. I had written a memo about one of the Association's public service programs that I felt strongly about and as I sat down Mr. Corboy slid the memo across his desk and said: "Did you write this?" then "Do you believe it?" I answered "yes" to both questions and within a nano second, his advocacy, like a bolt of lightning, saved the program, and it is still operating today.

At the 2012 Annual Meeting, Phil's longtime partner and dear friend Tom Demetrio paid tribute to Phil and to our outgoing President Bob Clifford, who began his legal career with Corboy. Tom said: "Phil Corboy loved The Chicago Bar Association ..." and added that "Phil instilled in every lawyer in the firm the importance of the organized bar and, in particular, the CBA." It's no surprise that seven lawyers who worked for Corboy at one time or another over the past 41 years have gone on to serve as the Association's president.

Phil Corboy was "the best of the best" and is in the pantheon of America's greatest trial lawyers. His outstanding legal career and trial achievements went well beyond securing justice for injured victims. A number of his cases resulted in the enactment of consumer protection and safety laws at the national and state level. For many who knew Phil, his legal career was nonpareil.

Phil cared about people—years ago, at our retirement party for Shirley Dutton, who served as the Association's Executive Secretary for many years, Phil showed up and spoke about Shirley's almost 50 years of distinguished service. I'll never forget Phil's words that afternoon "...all that really matters in our lives are family and friends." Phil loved his family and was a true friend to many—we all are better because of him.

—Terrence M. Murphy is Executive Director of the CBA

Looking to lower your car payment?

Look to Alliant.

Whether New or Used
Our rate is as low as

1.99%
APR¹

That's up to 59% lower than
Illinois bank rates!²



Proud Partner
of The CBA



Your CBA membership provides access to some great benefits including the great rates on savings and loans for cars, homes, education and more from Alliant Credit Union. Lower your monthly car payment today.

- Visit www.alliantcreditunion.org
- Call 800-328-1935 (24/7)



1. Alliant new and used vehicle rates as of 08/01/2012. Loan approval, APR and downpayment required based on payment method, creditworthiness, collateral and ability to repay. Rates include automatic payment option. Rates are 0.4% higher without automatic payment. Rates, terms and conditions are subject to change. Add 1% for over 72 month term. For pre-existing Alliant vehicles loans, members will have 1% APR added to their qualifying rate for refinancing. Refinancing loans from other lenders is available. Please ask an Alliant loan consultant for details. APR=Annual Percentage Rate. 2. Comparison of Alliant's new and used auto loan rates as of 08/01/2012 vs. Illinois bank average 72 month new auto loan rate of 4.85% APR and 60 month used auto loan rate of 4.89% APR as of 08/01/2012. Illinois bank average rates are sourced from National Association of Federal Credit Unions in cooperation with Datatrac Corp. as of 08/01/2012. 3. You must be or become a member of Alliant Credit Union to apply. Applicant must meet eligibility requirements for Alliant membership.

Payment Example: Financing \$20,000 for a loan period of 72 months and an APR of 1.99% APR (new) would result in 72 monthly payments of \$14.75 per \$1,000. Financing \$20,000 for a loan period of 60 months and an APR of 1.99% APR (used) would result in 60 monthly payments of \$17.53 per \$1,000.

©2012 Alliant Credit Union. All Rights Reserved.
SEG589-R08/12



Federally insured by
NCUA.