

Don't Miss Our

Grand Slam
USED AUTO SALES EVENT

Date: May 9, 2009

Time: 9 a.m. – 3 p.m.

Place: Automobile Club of Southern
California Administrative Offices
3333 Fairview Rd., Costa Mesa, CA 92626



Attention Auto Club employees! Fill up on us with 225 gallons of gas included with the purchase of an Enterprise Certified Vehicle when you finance with Auto Club Federal Credit Union!¹

When you purchase a vehicle from Enterprise Car Sales, you benefit from The Perfect Used Car Package[®]:

Rates
As Low As
4.24%
APR*

- No-Haggle Pricing
- Vehicle Certification
- 7-Day Repurchase Agreement²
- 12-month, 12,000-mile Limited Powertrain Warranty²
- 12-Month Roadside Assistance³
- Free CARFAX[®] Reports
- Trade-Ins Welcome⁴



Preview a great selection of late-model used cars in your area by visiting www.autoclubfcu.com and clicking on the Enterprise link. **Apply today and get pre-approved prior to the sale date, then all you have to do is pick a car! ACFCU staff will be on-site to take care of your financing needs!**

* APR=Annual Percentage Rate. Rates as low as 4.24%. Terms up to 84 months. Actual rate may vary based on creditworthiness. Up to 100% financing available, including tax, title and license. Financing available for qualified Auto Club Federal Credit Union members, and not all buyers will qualify. Offer valid only on Enterprise vehicles. Offer valid only on May 9, 2009. ¹Gasoline is provided in the form of a \$500 gasoline debit card within 30 business days of purchase. 225-gallon offer assumes average gas price of \$2.15 per gallon. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Not valid on previous purchases. Offer valid for Auto Club employees only on Enterprise Car Sales vehicles purchased on 5/9/09, at the used car event at the Auto Club Administrative Office location, and financed through Auto Club Federal Credit Union. Contact your local Enterprise Car Sales Manager for details on this auto sales event. ²Restrictions apply. For details, see an Enterprise Car Sales Manager. ³Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. ⁴Customer is responsible to any extent trade-in vehicle exceeds Enterprise offer. See Enterprise Car Sale Manager for details.

The "e" logo, Enterprise, "Haggle-free Buying. Worry-free ownership.", the Enterprise-Certified logo, and The Perfect Used Car Package, are trademarks of Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners.

Your ACFCU Funds Are Insured up to \$250,000!

The failure of several large banks has put the spotlight on the inherent risks of having a concentration of sub-prime mortgage loans in a bank's loan portfolio. ACFCU members can rest easy, because we've never participated in sub-prime or other non-consumer-friendly mortgage lending. ACFCU proudly maintains a well-performing loan portfolio, indicated by historically-low loan delinquency and charge-off ratios compared to industry standards.

With a capital ratio well over the minimum required for a "well-capitalized" financial institution, ACFCU is a safe and secure place for depositors and borrowers. Since 1975, ACFCU has worked hard to serve as our members' trusted financial partner. As a not-for-profit financial institution owned by members, ACFCU is focused on doing what's best for the membership. Conversely, banks owned by shareholders make decisions that drive profits to benefit shareholders, not their customers.

Credit unions are federally insured through the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration. The United States government backs this fund with full faith and credit, just as it does the FDIC. Your deposits are insured for up to \$250,000 and Individual Retirement Accounts (IRAs) are insured separately up to \$250,000.

Members may increase their insurance coverage by putting their share/share certificate accounts into different ownership types. Should you have any further questions or concerns regarding the soundness of your credit union, please contact an ACFCU representative or stop by your local branch.



Privacy Policy

The Auto Club Federal Credit Union is owned by members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (562) 924-1843.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide services to us, or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we work only with companies that agree to maintain strong confidentiality

protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide them.

Information we collect and disclose about you

We collect the following nonpublic, personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements:

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past

Let ACFCU Put Money In Your Pocket!

Three Great Ways To Save

If your budget is feeling the crunch, or if you just want to make the most of your finances, now is the time to talk to ACFCU! We offer three options to our members that will help maximize savings while minimizing debt. Check it out!

Auto loan rates 2.0% below what you're currently paying elsewhere.**

	Amount	Term	APR	Payment
Current loan	\$30,000	5 years	7.5%	\$601
ACFCU refinance	\$13,357	3 years	5.5%	\$403

After three years, your balance would be approximately \$13,357. If you refinance with ACFCU for 36 months (an additional year) at the lower rate, you could put up to \$198 in your pocket a month!

ACFCU MasterCard® Balance Transfers for 9.99% APR.*

Transfer your high-interest debt to our low-rate ACFCU MasterCard, and pay it off faster! Plus, there are no annual or cash advance fees, which means you will save even more.

*APR = Annual Percentage Rate. All loans subject to approval. Rates, terms and limits may vary and will be subject to applicant's credit profile and FICO score. Loan rates above reflect a .25% discount for automatic payment feature from an ACFCU account and/or having or obtaining an ACFCU MasterCard. Current ACFCU loans not eligible unless a minimum advance of \$1,000 is taken. See credit union for complete details. **Transfer rate may not exceed the current new and used floor rates offered by ACFCU. We'll finance up to 125% of Kelley Blue Book.

employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize or protect the security of our financial records.

If you terminate your membership with Auto Club Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

How we protect your information

We restrict access to nonpublic, personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic, personal information.

ACFCU Signature Loans for 9.99% APR.*

Borrow as much as \$20,000 for up to 48 months, and use the extra funds to purchase needed items or consolidate high-balance, high-interest bills. Your signature is all we need to secure this loan.

With these three offers, you will be on the road to financial freedom with ACFCU. Apply online at www.autoclubfcu.com, or call for more details today!

USA Patriot Act Disclosure

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. What that means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying documents.

Therefore:

- Please have the following items/information handy: Driver's license or state ID number, mother's maiden name, Social Security number for you and any of your joint owners and co-borrowers, as well as the name, address and Social Security number for your beneficiaries.
- Applicants must meet all requirements for membership in Auto Club Federal Credit Union.
- Account opening subject to verification through a consumer-reporting agency.





Cerritos Corporate Office
18327 Gridley Road, Suite F
Cerritos, CA 90703

Cerritos Corporate Office
(562) 924-1843

Costa Mesa Branch
(714) 850-5157

Out-of-State Toll Free
(888) 850-3529

April 2009

Don't miss our Enterprise Auto Sales event!

Visit www.autoclubfcu.com to be pre-approved for your auto loan, and be sure to check out the front-page article in this newsletter with details and exciting offers on this exclusive sale!



Go Green with eStatements!

There's no need to wait for your printed account statement to arrive in the mail. It can be easily viewed by logging in to ACFCU's secure Home Banking.

There are other advantages, too:

- **eStatements can be saved into your computer's memory or printed**
- **You're notified by e-mail when your eStatement is available for viewing**
- **You help the environment by saving paper**

You must log in to Home Banking in order to use eStatements. If you are new to Home Banking, visit www.autoclubfcu.com, and choose "Home Banking Log-In" on our home page. Please use your personal e-mail address when you complete your enrollment for eStatements. Once you enroll, you will be notified by e-mail when your statement is available.

Special Credit Union Hours: Wednesday, April 22, 2009

Costa Mesa Branch

Open	8 a.m. – 11 a.m.
Closed	11 a.m. – 1 p.m.
Re-Open	1 p.m. – 4 p.m.

Cerritos Office

Open	8 a.m. – 10:30 a.m.
Closed	10:30 a.m. – 1:30 p.m.
Re-Open	1:30 p.m. – 4 p.m.



Auto Club Federal Credit Union is an independent, financial institution owned by the members who join. Auto Club Enterprises assumes no liability for loss or damage due to reliance on this material.

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