

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 is no annual or cash advance fees, which means you will save even more.

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!

*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.

ACFCU Checking Is Everything You Want – And More!

ACFCU checking is convenient, and it saves you money. According to Bankrate.com, credit union members save up to \$300 a year compared to bank customers. A checking account at ACFCU features no minimum balance, unlimited check writing and no service charges (if you use Direct Deposit). In addition, we offer these free services:



MasterCard Debit Card

Our MasterCard Debit Card works like a check and an ATM card. Your purchases are deducted from your checking account, and you will get a receipt for your records. Plus, each transaction is detailed on your monthly statement. Access your savings and checking accounts 24 hours a day, seven days a week. Plus, enjoy surcharge-free access to your credit union accounts at more than 28,000 CO-OP Network ATMs, as well as more than 750 Bank of the West ATMs.



Online Account Access

Our Home Banking allows members to visit us from anywhere with an Internet connection. With Home Banking, you have access to:

- Account balances
- Transaction records
- Account transfers
- And much more!

Online Bill Payer*

With Online Bill Payer from ACFCU, your bills are paid directly from your checking account, in the amount you authorize. With Online Bill Payer, you will enjoy the advantages of secure bill payment. You can:

- View, track and pay your bills at once
- Control which bills get paid and when
- Schedule one-time or recurring payments
- Set up bill pay reminders
- And much more!

*Online Bill Payer is free with Direct Deposit.

E-Statements

Our e-statements cut out the hassle of extra paperwork bogging down your files. Plus, they are good for the environment! We send a notification directly to your personal e-mail inbox letting you know your statement is ready to view online. No extra papers, no extra fuss! All you have to do is log on to www.autoclubfcu.com, sign in to Home Banking and select Statements to enroll.

Direct Deposit

Direct Deposit saves time and worries, because members can have their checks (paycheck, government check, retirement check, etc.) deposited directly into their credit union accounts each payday, ready for use or earning interest.

Payroll Deduction

Payroll Deduction is the easiest, most convenient way of saving money or paying off a loan. Members may have a specified amount automatically deducted from their paycheck and deposited into their credit union accounts.



MOM Audio Response System

Perform account transactions from any touch-tone telephone by dialing toll-free (800) 500-4066. Easy-to-understand instructions and menu options enable you to take care of credit union business without a special trip to the credit union!

With all these account features and benefits, it is easy to see why every member should have a checking account with Auto Club Federal Credit Union. Contact one of our credit union representatives today to start your own!

Phishing Scams – Don't Get Hooked!

As you may have heard in the news, "phishing" is a scam where a thief sends out an e-mail that looks just like it came from a reputable, legitimate business. It may include legitimate business information, such as name, logo and even wording from the company's Web site. It also includes a convincing message explaining why you need to visit the site and verify your account information. Don't do it!

This e-mail is meant to lure you to a fake Web site that doesn't belong to a legitimate business at all. It is simply a vehicle used by the thief to steal personal information about you, commonly referred to as "identifying information." Identifying information is any information that can be used to identify you, including your user name, password, debit and credit card numbers and account number.

If you fall into the trap and enter your name and password on this fake Web page, the thief will be able to use your information and make transactions on your account! If you know how to identify a phishing attack e-mail, though, you won't fall into the trap and your money will stay in your account. The attacker can't get your identifying information through a phishing e-mail unless you give it to the attacker. Be aware of any e-mail that asks you to log in to your account, verify your account or provide any other identity information. Be wary no matter what reason is given or how convincing the e-mail may be.



Prevent Identity Theft With These Tips

- Don't click on any links within an e-mail asking you to access your account or to verify PINs, passwords or other sensitive information.
- If you get an e-mail that appears to be from ACFCU asking you to log in or for other information, immediately contact us and report the incident. Be prepared to forward a copy of the message to us for review if requested to do so.
- If you or someone in your family mistakenly follows a link and provides sensitive information, immediately call us so that we can monitor your account or change your account number.
- Remember, the thief copies text and images from legitimate Web sites to make the e-mails look authentic and fool people into divulging sensitive information.
- Never give out your personal or account information after following a link from an e-mail, even as "identity verification" for a contest. Attackers frequently use such tactics to lure you into giving up identifying information.

Don't forget! AAA members can obtain free identity theft monitoring through the Auto Club of Southern California Web site at www.aaa-calif.com.



Keep The Best, Shred The Rest

*With E-Statements
From ACFCU*

Keep:

Love letters from your spouse
A rough draft of your novel

Shred:

Junk mail
Old account statements

Concerned about receiving a paper statement in the mail? Receive your statement safely and quickly by choosing to receive your Auto Club Federal Credit Union statements electronically. This free service allows you to view, print or save your statements to your computer.

March 2009

2009 Annual Meeting

Date: Wednesday, April 22, 2009
Time: 11:30 a.m. – 12:30 p.m.
Place: Administrative Offices Cafeteria

Democracy in Action: There is one vacant position open on the Board of Directors. Anyone interested can submit a letter of interest to Bob Moreno at bmoreno@autoclubfcu.com. As an owner-member, come take part in your credit union's annual event
Elections – Refreshments – Door Prizes

Visit
our new and improved
Web site today!
www.autoclubfcu.com

Exercise Your Dormant Accounts

With all the great products and services ACFCU has to offer, there's no excuse to let your account sit dormant and inactive. If you haven't touched your Share Savings Account or Draft Account in a while, chances are your account is inactive or dormant! All financial institutions are required to escheat or send the "unclaimed" funds to the state if there is no activity or contact after a period of three years.

Auto Club Federal Credit Union has a wide variety of products and services to fit your needs. Whether you're looking for an auto loan or a share certificate, we can help! Stop by or call today; one of our friendly member service representatives will help you figure out how you can get your money out of an inactive state into a state that works for you.

