



**Yields
As High As
2.75%^{APY}!**

An ACFCU CD Is A Great Way To Save!

Make the most of your money with a certificate of deposit (CD) from Auto Club Federal Credit Union (ACFCU). CDs pay higher yields than regular savings accounts, because the money is not as easily accessible.

When the term expires, you can cash out the principal and interest, or roll over the CD for another term for even greater savings. You can also choose to withdraw the interest payments as they are received.

A low \$500 minimum deposit lets you maximize your yield with the complete security of \$250,000 in NCUA insurance. We offer terms from three months to four years at rates that yield as much as **2.75% APY***, which is one of the most competitive rates you will find in the area! Contact one of our friendly member service representatives today to start your savings plan!

*APY = Annual Percentage Yield. Rate effective 6/1/09 and subject to change without notice. A penalty applies for early withdrawal. Interest compounds monthly. See credit union for details.

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. No tricks, no gimmicks!

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!

*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.
**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.





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**ACFCU MasterCard® Balance
Transfers for 9.99% APR.****

No tricks! No gimmicks!

Go Green With eStatements!

There's no need to wait for your printed account statement to arrive in the mail. Sign up for eStatements, and 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.

