

ACFCU Wants To Pay You!

As an ACFCU member, you enjoy superior service, great rates and low fees. So why aren't you telling your family and co-workers about it? If someone you refer joins ACFCU and opens an ACFCU Regular Share (Savings) and an ACFCU Checking Account with direct deposit, you will each earn a cash reward of \$25! There's no limit on how many people you can refer, or on how much money you can earn. Just use the Member Referral Form below to spread the word, and we'll share the wealth!*

Member Referral Form

Current Member – \$25 For You

Name _____

Address _____

City _____

State _____ Zip _____ Mail Stop _____

Phone (daytime) _____

Personal E-Mail Address _____

New Member – \$25 For You

Name _____

Address _____

City _____

State _____ Zip _____ Mail Stop _____

Phone (daytime) _____

Personal E-Mail Address _____

*New member should bring completed form to an ACFCU office upon opening new accounts in order for both parties to receive \$25 bonus.

Your Funds Are Safe With ACFCU

Recent headlines may have you second-guessing your financial security, especially after the closing of IndyMac Bank. Don't let media reports about FDIC coverage shake your confidence in your credit union. You can rest easy knowing that ACFCU remains secure.

Since 1970, credit unions have been 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 \$100,000, 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. Please refer to our Web site at www.autoclubfcu.com for additional information.

Additionally, ACFCU does not put its members' money at risk by extending loans to those who cannot afford the terms. Sub-prime real estate lending has affected many financial institutions, but we have steered clear of those pitfalls. In turn, the interests of the credit union and your shares have been protected.

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. We are happy to provide information on the NCUSIF and other means by which we keep your finances safe.



Serving Members For More Than 33 Years

Cerritos Corporate Office
18327 Gridley Road, Suite F
Cerritos, CA 90703
Phone: (562) 924-1843
Fax: (562) 924-5053

Hours
Monday – Friday (except holidays)
Open: 8:30 a.m. – 11 a.m.
Closed: 11 a.m. – 12 noon
Open: 12 noon – 3:30 p.m.

Costa Mesa Branch Office
3333 Fairview Road, A190
Costa Mesa, CA 92626
Phone: (714) 850-5157
Fax: (714) 850-5645

Hours
Monday – Friday (except holidays)
Open: 8:30 a.m. – 4 p.m.

Texas - New Mexico - Hawaii
Toll Free: (888) 850-3529

MOM
Phone: (562) 924-0895
Toll Free: (800) 500-4066

ATM Locations
Long Beach, Torrance and
Laguna Hills ACSC District Offices

www.autoclubfcu.com

Closed Monday, September 1, 2008



1
Auto loans as low as
**4.99%
APR***

2
Transfer balances to
ACFCU Mastercard with
**9.99%
APR***

3
ACFCU Signature loans
1-48 months
**10.99%
APR***

Saving Is As Easy As 1-2-3

With ACFCU, you have 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!

- 1. Auto loan rates as low as 4.99% APR.*** Whether you're buying new or refinancing, cutting your interest rate will mean savings in the long run.
- 2. ACFCU MasterCard® Balance Transfers for 9.99% APR.*** Transfer your high-interest debt to our low-rate ACFCU MasterCard, and pay your debt off faster! Plus, there's no annual fee, which means you'll save even more.
- 3. ACFCU Signature Loans for 10.99% APR.*** Get a 1- to 48-month signature loan up to \$20,000, and use the extra funds to purchase needed items or consolidate high-balance, high-interest bills.

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. See credit union for complete details.

NEW!

ACFCU Debit MasterCard*

Get your ACFCU Debit MasterCard, and start enjoying the convenience and acceptance of cash, with the safety and speed of a credit card. Check out these great benefits:

- Withdraw funds from more than 25,000 CO-OP Network surcharge-free ATMs
- Make purchases anywhere MasterCard is accepted
- Track your spending easily with detailed monthly statements
- Breeze through the checkout without having to write checks or find exact change
- Enjoy greater security with signature transactions

Now that you know the advantages of an ACFCU Debit MasterCard, apply for one today!

*You must have an ACFCU Checking Account with Direct Deposit to apply for an ACFCU Debit MasterCard.

Dormant Member Accounts

If you have not had any activity in your ACFCU account for the past three years, you must notify the credit union or the funds on your account will be considered dormant and sent (escheated) to the state as well as subject to a dormant fee.

ACFCU accounts that have not had activity over a 12-month period may be subject to a \$10 dormant fee annually.

Protect your account. Always keep your contact information up-to-date with the credit union.