

## An ACFCU CD Is A Great Way To Save!

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

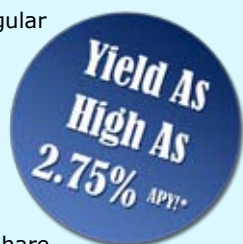
A CD works like this: As your regular savings grows think about investing in an ACFCU Share Certificate Deposit with a minimum balance of \$500 and watch your money grow! If these recent economic times have taught us anything, is to save for that rainy day.

The longer you invest the higher the rate you can earn on your money. Check out our rates online at [www.autoclubfcu.com](http://www.autoclubfcu.com) or for more information call us today at 562-924-1843 or 714-850-5157.

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!\* Your funds are insured to at least \$250,000 by the NCUA so contact one of our friendly member service representatives today to start your savings plan!



\*APY = Annual Percentage Yield. Rate effective 8/3/09 and subject to change without notice. A penalty applies for early withdrawal. Interest compounds monthly. See credit union for details.



## Is Your Credit Card Interest Rate over 10% APR?

***We can help in 2010!***

**If you're paying a high rate on your credit card, switch to one of our low rate cards**

Many financial institutions have recently raised interest rates and penalty fees on credit cards. This makes it very hard for you to reduce your debt. At Auto Club Federal Credit Union you're part of a member-owned, cooperative financial institution – bringing you more choices, more options and a higher level of service year after year.

- No annual fee
- No balance transfer fee
- Low 1% international transaction fee

## ***Others raise credit card rates... NOT Auto Club Federal Credit Union***

Why are credit card companies all of a sudden increasing rates and fees you ask? Mainly because the federal government recently issued new credit card regulations intended to reduce or eliminate the abusive practices employed by many credit card issuers. To offset the millions and millions of dollars of lost income, credit card companies are taking a "take it or leave it" approach with many cardholders and dramatically increasing cardholder interest rates and fees.

As we have assured our members on many occasions, ACFCU has never had any "abusive practices" or "tricks up our sleeves" to take advantage of our member/owners.

As a result, we offer a very competitive rate as low as 9.99% APR\*

Add in no annual fee, no balance-transfer or cash-advance fees and it just gets better for our members. But when you also add that member's pay the same low rate for purchases and cash advances, it moves even closer to the top of the chart, if not to the top. So if you are not carrying Auto Club Federal Credit Union's MasterCard in your wallet...



***...now is the time to get it!***  
***Apply online today at [www.autoclubfcu.com](http://www.autoclubfcu.com)***

\*APR = Annual Percentage Rate. All loans are subject to approval. Rates, terms and limits may vary and will be subject to applicant's credit profile and FICO score. No Annual Fee with an ACFCU Preferred MasterCard. See the credit union for complete details.



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**Cerritos Corporate Office**  
(562) 924-1843

**Costa Mesa Branch**  
(714) 850-5157

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

[www.autoclubfcu.com](http://www.autoclubfcu.com)

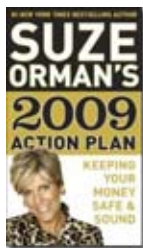
First Quarter 2010

**Don't forget...  
We offer auto loans  
with annual  
percentage rates  
as low as 4.24%**



## Auto Club Federal Credit Union: Safe and Sound

**A Special Note for Credit Union Customers**  
**Suze Orman, noted consumer advocate says:**



"If your credit union is federally insured, and you have less than \$250,000 (new limit as of October 2008)\* deposited at the bank you can officially stop worrying. Your money is safe. Even if something happens to the credit union, the NCUSIF will step in and make sure you receive every penny of your money."

"If you have more than \$250,000 (new limit as of October 2008)\* at a single credit union you probably know the drill by now: the money may be insured if your accounts meet NCUSIF rules. Again, it's all very similar to the same rules that govern FDIC bank insurance. I encourage you to use the NCUA's Share Insurance Estimator to verify that all your accounts, and all the money in those accounts are 100% insured."

**Suze Orman says: Switch to a credit union!**

In an interview with KMBC's Donna Pitman, First Lady of Personal Finance Suze Orman trashed the big banks for inexplicable fee and interest rate hikes on consumers -- and offered a ringing endorsement of credit unions. "Don't get me started with these credit card companies, these banks -- it's like, 'What are they thinking?'" Orman said. **"Here's the answer: Credit unions," she said. "They are different than banks. Most banks are owned by their shareholders. They're responsible to these shareholders and it happens to be on the stock exchange, so anything to increase earnings and profits. Credit unions have members. They're responsible to the members. So, many credit unions -- not all -- are giving you no balance-transfer fees, low interest rates. They're being ethical and honest."**

## ACFCU Initiative and YOU! Go Green with eStatements and eCommunications!



Now there is no need to wait for your printed account statement to arrive in the mail. Sign up for eStatements, and easily view it by logging in to ACFCU's secure Home Banking at [www.autoclubfcu.com](http://www.autoclubfcu.com) where you can view your account balances, as well as your account history 24/7! You can also transfer funds, have a check mailed to you from your account, and best of all, **it is free!**

**"Go Green"**, help us save the environment by reducing paper. By utilizing ACFCU environmental products such as eStatements, Home Banking, Online Bill Payer, Debit MasterCard (instead of writing a check), and Direct Deposit, you can do your part. This also helps us with printing, postage cost and more importantly **helps you protect your privacy**. Go to our web site and select the **"Contact Us"** page, select [bmoreno@autoclubfcu.com](mailto:bmoreno@autoclubfcu.com), and send your **personal E-mail Address**, it's that easy.

## Top Ten Reasons to Open our Credit Union Credit Card:

- 1) No balance transfer fee
- 2) Fixed-rate balance transfer as low as 9.99% APR\*
- 3) Low APR on new purchases
- 4) No annual fee\*
- 5) No cash advance fee
- 6) Cash advance rate same as purchase
- 7) 25-day grace period on purchases
- 8) No Tricks
- 9) No Hidden Fees
- 10) Personal, fair treatment from the credit union you trust!



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.