ACM Students: Check This Out! | Brand New to ACTFCU! A Home Equity Line of Credit (HELOC) | It’s Full Speed Ahead on Summer Fun
MoneyDesktop | Members Get Deals! | Holiday Closings | Love Your Car And Your Auto Loan | Advantage Points
Deposit Checks Anytime, Anywhere | Bookworm Club | On The Radar: Scam Protection

Allegany College of Maryland
STUDENT INCENTIVES!

ACM T-Shirt* and $25.00 Deposit**

In addition to these perks, we’ve got everything you need to become financially independent and successful!

● Checking & Saving Accounts
● Online Banking
● Mobile Banking App
● Mobile Deposit
● MasterCard Debit Card with Rewards
● MoneyDesktop (A PFM)
● And More!

*Student will receive ACM t-shirt after showing proof of enrollment at Allegany College of Maryland and applying for membership at ACTFCU. **In addition to these, student must complete further requirements to acquire the $25.00 deposit, which include, opening a checking account, being issued a debit card and completing (5) check card transactions within the first 60 days of account opening. Further restrictions and requirements may apply. This offer ends 12/31/17.

Brand New to ACTFCU!
A HOME EQUITY LINE OF CREDIT (HELOC)

5.25% APR*

*Annual Percentage Rate based on January 2017 prime rate plus 1%. This is a variable rate based on prime and is subject to change monthly with a cap set at .50% per change. The maximum rate that may be charged is 5% above the initial rate. Payments will be calculated on a 120 month amortization. The minimum payment amount is $100.00. Payment is subject to change annually in December and will only adjust upward. A $75.00 application fee and $50.00 annual fee will apply. Further restrictions and requirements may apply.

NEW MODELS
RATE AS LOW AS 5.30% APR*
UP TO 60 MONTHS
At 5.30% APR for 60 months, the approximate monthly payment is $19.03 per $1,000.00 borrowed.

USED MODELS (2011-2017)
RATE AS LOW AS 6.30% APR*
UP TO 60 MONTHS
At 6.30% APR for 60 months, the approximate monthly payment is $19.49 per $1,000.00 borrowed.

Visit us online at alcoteachersfcu.org for current rates and application information.

*APR=Annual Percentage Rate. Rates and terms are accurate as of June 1, 2017, and subject to change without notice. Risk based lending rules apply for all loans and loan rate is dependent upon credit worthiness. Please call today for specific financing terms. Some restrictions and requirements apply.
Members Get **DEALS!**

One of the great benefits of your credit union membership is enjoying great discounts to some of the area’s most popular attractions. ACTFCU members can stop by the Credit Union and get in on big savings today.

<table>
<thead>
<tr>
<th>PARK</th>
<th>DISCOUNT PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>DelGrosso’s Amusement Park</td>
<td>$21.95</td>
</tr>
<tr>
<td>Kennywood</td>
<td>$29.00</td>
</tr>
<tr>
<td>Idlewild and Soak Zone</td>
<td>$30.75</td>
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<tr>
<td>Sandcastle Waterpark</td>
<td>$22.00</td>
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<tr>
<td>Hersheypark</td>
<td>$49.95 (Regular: Ages 9-54)</td>
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<tr>
<td></td>
<td>$37.95 (Junior: Ages 3-8)</td>
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<tr>
<td></td>
<td>$37.95 (Senior: Ages 55-69)</td>
</tr>
</tbody>
</table>
Love Your Car
And Your Auto Loan

New Auto Loan Rate as low as
1.75% APR* Up to 60 months

Used Auto Loan Rate as low as
2.25% APR* Up to 60 months

Stop by the Credit Union or visit alcoteachersfcu.org for application information.

*APR = Annual Percentage Rate. Rates and terms are accurate as of June 1, 2017, and subject to change without notice. At 1.75% APR for 60 months, the approximate monthly payment is $17.43 per $1,000.00 borrowed. At 2.25% APR for 60 months, the approximate monthly payment is $17.65 per $1,000.00 borrowed. Risk based lending rules apply and loan rate is dependent upon credit worthiness. Please call today for specific financing terms. Some restrictions and requirements apply.

READ & WIN

Three randomly selected account numbers are hidden in this newsletter. Find YOUR account number and call Cathy by July 31st, 2017 to receive $25.

Hint: Look near the pictures.

Best of luck!

Visit our website at www.alcoteachersfcu.org for information, loan applications and more!

advantage points

Your everyday purchases have never been more rewarding! Advantage Points is a simple, easy to use program that rewards you with points each time you use your Allegany County Teachers Federal Credit Union debit card.

Earn up to 1,500 points in the first 30 days

- Register for a username & password & earn 500 bonus points!
- Earn an additional 1,000 bonus points when you spend $250 or more

Visit alcoteachersfcu.org to learn more or stop by your local branch.

Deposit Checks

ANYTIME, ANYWHERE

Save gas, money and time by using your smart phone or tablet to deposit checks directly into your credit union checking, savings or money market account. It’s safe, fast and convenient thanks to Mobile Deposit from Allegany County Teachers Federal Credit Union.

Visit any of our three convenient locations to enroll in Mobile Deposit today. Some restrictions and requirements may apply.
JULY 2017

These fake sites are dangerous because hackers often create fake websites that are visited websites and by paying extra attention to your spelling when typing web addresses. Typosquatters by bookmarking frequently trending and targets internet users who incorrectly type a web address in their browser (i.e. Google.com instead of Google.com). When users make this typographical error, they may be led to an alternative website designed and owned by a hacker.

MORE ABOUT TYPOSQUATTING:

• Hackers often create fake websites that imitate the look and feel of your intended destination, so you may not realize you’re at a different site.

• Sometimes the fraudulent sites exist to sell products and services, but most often they are intended to steal your personal identifiable information, such as credit cards or passwords.

• These fake sites are dangerous because they could download malicious software to your device just by you visiting the site.

• Sometimes hackers employ phishing in order to get you to visit their fake website.

TIP OF THE DAY: Protect yourself against Typosquatters by bookmarking frequently visited websites and by paying extra attention to your spelling when typing web addresses.