\*Annual Percentage Yield. Rate accurate as of September 12, 2018, and subject to change without notice. This special offer is for money not currently on deposit with ACT 1st Federal Credit Union. A minimum balance of \$2,500.00 is required to earn the advertised APY. APY is fixed for the term of the certificate. Share certificate dividends are calculated on the average daily balance, and compounded and posted monthly. Fees, if any, may reduce earnings. Yield applies when dividend is reinvested into the account. A penalty of 180 days worth of interest may be imposed for early withdrawal of 24 month certificates. Membership eligibility requirements apply. Limited time offer.