

**\*Annual Percentage Yield. Rates accurate as of November 7, 2018, and subject to change without notice. These special offers are for members investing money not currently on deposit with ACT 1st Federal Credit Union. A minimum balance of \$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 90 days worth of interest may be imposed for early withdrawal of 10 month certificate. A penalty of 180 days worth of interest may be imposed for early withdrawal of 15 month certificate. Membership eligibility requirements apply. Limited time offer.**