

***Annual percentage yield. APYs accurate as of January 1, 2019, and subject to change without notice before or after opening an IRA. Prior to opening an IRA, member must have an ACT 1st FCU savings account with at least \$5.00 on deposit. Membership eligibility requirements apply. IRA 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. Early withdrawals are subject to IRS regulations.**