



## Current Rates Savings

### ACE FCU OFFERS A VARIETY OF WAYS TO SAVE!

Make that initial investment into a share account and begin to take advantage of our other interest bearing accounts. We offer a Vacation Club and Holiday Club account as well as short-term and long-term Share Certificates (CDs).

SAVINGS		
Share Balance	Rate	A.P.Y.*
\$25,000 - up	1.25%	1.26%
\$10,000 - \$24,999	1.00%	1.00%
\$5 - \$9,999	0.75%	0.75%
Club Accounts	0.75%	0.75%

IRA SAVINGS		
Share Balance	Rate	A.P.Y.*
\$25,000 - up	1.75%	1.77%
\$10,000 - \$24,999	1.50%	1.51%
\$5 - \$9,999	1.25%	1.26%

**NOTE:** Fees may reduce earnings on the account. Dividends may be forfeited if the account is closed before accrued dividends are credited.

SHARE TERM CERTIFICATE RATES					
		Regular Rates		Preferred Rates**	
Minimum	Term	Rate	A.P.Y.*	Rate	A.P.Y.*
\$500	6 months	3.295%	3.350%	3.440%	3.500%
\$500	9 months	3.392%	3.450%	3.537%	3.600%
\$500	12 months	4.066%	4.150%	4.210%	4.300%
\$500	24 months	4.210%	4.300%	4.354%	4.450%
\$500	36 months	4.210%	4.300%	4.354%	4.450%
\$500	48 months	4.210%	4.300%	4.354%	4.450%
\$500	60 months	4.402%	4.500%	4.545%	4.650%
\$95,000	12 months only	4.258%	4.350%	4.402%	4.500%
\$10,000	12 months	4.114%	4.200%	4.258%	4.350%
\$10,000	24 months	4.258%	4.350%	4.402%	4.500%

**NOTE:** Penalty for early withdrawal may apply.

IRA CERTIFICATE OF DEPOSIT					
		Regular Rates		Preferred Rates**	
Minimum	Term	Rate	A.P.Y.*	Rate	A.P.Y.*
\$500	12 months	4.162%	4.250%	4.306%	4.400%
\$500	24 months	4.306%	4.400%	4.450%	4.550%
\$500	36 months	4.306%	4.400%	4.450%	4.550%
\$500	48 months	4.306%	4.400%	4.450%	4.550%
\$500	60 months	4.498%	4.600%	4.736%	4.850%

\*Annual Percentage Yield

All rates are subject to change by the Board Of Directors

Rates effective January 23, 2008

\*\*Members with **Direct Deposit** are eligible for the Preferred Rates and have the opportunity to "step up" on a higher rate during the certificate term.

