*Student will receive ACM t-shirt after showing proof of enrollment at Allegany College of Maryland and applying for his or her first regular share savings account at ACT 1st FCU. A \$5.00 deposit is required to open a regular share savings account. As of August 1, 2018, the annual percentage yield on a regular share savings account is 0.35% for balances of \$5.00-\$10,000.00, 0.40% for balances of \$10,000.01-\$50,000.00 and 0.45% for balances greater than \$50,000.00. **In addition to these, student must complete further requirements to acquire the \$100.00 bookstore credit, which include: opening a share draft checking account, being issued a debit card and completing (5) check card transactions within the first 60 days of account opening. The annual percentage yield on a share draft checking account is 0.25% for balances \$2,500.00 or greater. All yields are subject to change without notice before or after account opening. Further restrictions and requirements may apply. This offer ends 12/31/18.