

# Switch Today and Earn More with **IC DIRECT** Checking & Savings

IC DIRECT Savings  
**6.00** %  
APY

IC DIRECT Checking  
**5.00** %  
APY

Until September 1, 2007

IC DIRECT Savings earns the highest interest we offer with no minimum balance.

IC DIRECT Checking saves on all kinds of fees. Together, they help you get it all together financially, right from your PC...and from any computer or ATM in the world. You'll also get monthly E-Statements online... all fee-free. Stop by any IC Federal Credit Union office to open your IC DIRECT accounts today. Or visit [www.ICDirect.org](http://www.ICDirect.org) for more information.



*Your money. Your life.  
All together...now.™*

**Fitchburg • Leominster • Ayer • Westminster**

The average annually earned is at least \$100,000 and based on the full bank and credit of the United States Government.  
**NCUA**  
National Credit Union Administration  
a U.S. Government Agency

\*Quoted 6.00% APY will be effective through 9/1/07, after that date the APY will be 5.00%. \*\*If the checking account does not have direct deposit a fee of \$7.00 will be assessed to the account. The quoted Annual Percentage Yield (APY) will be paid on the entire balance for each day that a \$50.00 balance is maintained in the account. Quoted 5.00% APY will be effective through 9/1/07, after that date the APY will be 2.00%. Offer is subject to change without notice. Dividends will be posted at the end of each calendar month. Dividends are compounded daily and are based on a 365 day year. Rates effective 5/1/07. Available for retail accounts only.