



CREDIT UNION Tips

Version 4.1.2026

CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.25% APY*
Certificates of Deposit	3.25% APY* - 1 year
New Auto Loan	as low as 4.24% APR ¹
Used Auto Loan	as low as 4.74% APR ¹
Classic Vehicle Loan	as low as 6.74% APR ¹
Recreational Vehicles	as low as 6.74% APR ¹
Personal Loans	as low as 8.99% APR ¹
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	6.00% APR ¹
Home Equity Variable Rate Line of Credit	5.75% APR ¹
Home Equity Fixed Rate Line of Credit	6.25% APR ¹
Visa® Platinum	8.95% APR ¹

*Dividends on Shares and Holiday Club Accounts are earned on the average daily balance and paid quarterly. Annual Percentage Yield (APY) assumes that dividends remain on deposit for one year. Rates quoted are those paid at the most recent quarter end and expected to be paid for the current quarter. Dividends are paid out of current income and established quarterly by the Board of Directors. Rates are not guaranteed for the current quarter.

¹APR represents Annual Percentage Rate. All loans subject to approval, rates may vary from those listed based on term and credit qualifications. Rates are subject to change without notice. Certain terms & conditions may apply.

Yellow highlight indicates promotional rate.

YOUR HOME CAN HELP PAY FOR WHAT'S NEXT

Have you ever had your home appraised?

You might be sitting on untapped value that can help navigate your financial future!

All Home Equity Line of Credit rates are **1.00% APR off** with rates as low as **5.75% APR**.

Great for home renovations, debt consolidation, tuition costs, medical bills, and much more!

Offer valid April 1, 2026 - May 31, 2026
Get more info and download the application at <https://www.amherstcu.com/heloc.php>

SUPPORTING OUR LOCAL COMMUNITY

We would like to thank our members who participated in our annual Hospice Fundraiser. Thanks to your generosity we were able to make a contribution to Hospice & Palliative Care Buffalo right here in our local community.

We are always looking for new ways to support and contribute to our community. If there are any causes or organizations you think we'd be a fit to help support, submit a letter with attention to our marketing department.

KEEP AN EYE OUT FOR UPDATES ABOUT OUR ANNUAL MEETING IN JUNE

NATIONAL FINANCIAL LITERACY MONTH

Did you know April is National Financial Literacy Month?

We are committed to our member's financial well-being which is why we started our "Healthy Financial Habits" blog and video series. In addition to offering financial education and counseling services through GreenPath Financial Wellness, we wanted to make it simple and easy for members to learn how to make the most of their accounts here at Amherst FCU.

Follow us on Facebook or Instagram to keep up with new tips, offers, and more.

24/7 CONTROL OF YOUR DEBIT CARD WITH CardValet®

Get real time transaction alerts on your phone the moment they're processed, set controls for where and how much the card can be used for, view balances, and even "turn off" your card if it becomes lost or stolen right from your phone.

Take control of your debit account with the CardValet app.

Visit <https://amherstcu.com/cardvalet.php> to learn more & download for iPhone & Android.

HEALTHY FINANCIAL HABITS WITH AFCU

WHAT IT MEANS TO BE A MEMBER:

If you have a loan, credit card, checking account, or anything else with Amherst FCU, that makes you a member-owner of the credit union. That's one of the primary differences between us and banks: you're not just an account number, you're a shareholder. Here's what that means for you at AFCU:

1. **You're a shareholder.** All members of Amherst FCU are equal shareholders, which means no outside investors and no one member has more power than another. As a community-owned cooperative, a credit union exists to serve its members, not to maximize profits for individual shareholders or board members. That's why earnings are reinvested back into better rates, fewer fees, and improved services. When you use the credit union's products and services, you're investing back into something you already own.
2. **Board of Directors.** Our Board of Directors is made up of 8 unpaid volunteer member-owners, along with our dedicated CEO and office manager, Keri. Because they are regular members and shareholders like everyone else, they are invested in the success of the credit union and its current and future members. With no self-serving interests, their focus remains on what's best for the membership as a whole. The board meets monthly to provide oversight, set direction, and help ensure AFCU continues to operate smoothly and responsibly.
3. **People helping people.** The success of Amherst FCU is shared, with profits being reinvested to benefit our members and local community. Your membership helps fund local initiatives, financial education, and support for families and organizations right here in WNY. When you do business with AFCU, you're investing not just in your own financial future, but in the people and places around you.

Visit <https://amherstcu.com/tips.php> for the full article, video, and additional tips.

AMHERST FEDERAL CREDIT UNION

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TELLER 24.....634-2025
WWW.AMHERSTCU.COM

HOURS OF OPERATION

Monday-Friday: 9:00AM - 4:30PM
Most Saturdays: 9:00AM - 11:00AM

UPCOMING CLOSINGS

Closing at 2pm:
Good Friday
Friday, April 3

Closed: Juneteenth
Friday, June 19
Saturday, June 20

Closed: Good Friday
Saturday, April 4

Closed: Independence Day
Friday, July 3
Saturday, July 4

Closed: Memorial Day
Saturday, May 23
Monday, May 25

Closed: Labor Day
Saturday, September 5
Monday, September 7



America's
Credit Unions

NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.