



# CREDIT UNION Tips

Version 8.1.2025

## CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.30% APY*
Certificates of Deposit	3.50% APY* - 1 year
New Auto Loan	as low as 4.99% APR <sup>1</sup>
Used Auto Loan	as low as 5.49% APR <sup>1</sup>
Classic Vehicle Loan	as low as 7.49% APR <sup>1</sup>
Recreational Vehicles	as low as 7.49% APR <sup>1</sup>
Personal Loans	as low as 9.74% APR <sup>1</sup>
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	7.75% APR <sup>1</sup>
Home Equity Variable Rate Line of Credit	7.50% APR <sup>1</sup>
Home Equity Fixed Rate Line of Credit	8.00% APR <sup>1</sup>
Visa® Platinum	Transfer 6.95% APR <sup>1</sup>
Visa® Classic	Transfer 9.90% APR <sup>1</sup>
Student Visa®	12.90% APR <sup>1</sup>

\*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.

<sup>1</sup>APR 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.

## STUFF THE BUS WITH TOWNSQAURE RADIO

For the first time this summer, Amherst FCU is very proud to co-sponsor Townsquare Radio's "Stuff the Bus" promotion.

From August 1 - August 20, help us Stuff the Bus with back to school supplies for local families in need.

Backpacks, notebooks, binders, folders, pens, pencils, crayons, whatever you can.

There will be a drop box located in our lobby so you can make a donation next time you visit us. As always, we appreciate the generosity of our AFCU family.

<https://www.amherstcu.com/stuffthebus.php>

## DID YOU KNOW WE OFFER VISA GIFT CARDS?

We have them right here in our office, and they can be the perfect gift for birthdays, holidays, graduations, you name it!

Purchase a Visa Gift Card in any custom amount between \$10-\$1,000 and only pay a small activation fee of \$4.

We also offer Visa Travel Cards, which offer the option to reload funds. Great for travel or learning to pay with card.

## CHECK OUT OUR TIPS & TRICKS BLOG

## FREQUENTLY ASKED QUESTIONS

### Is my money safe at Amherst FCU?

Yes, all single ownership accounts at Amherst FCU are insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF) which is operated and managed by the National Credit Union Association (NCUA). Furthermore, all joint accounts are insured up to \$500,000.

### How can I set up direct deposit?

To set up a direct deposit you will need to know the account number or electronic ID for the account you would like the deposit to go into, as well as our routing number. If a voided check is being requested and you do not have checks for your account, please contact our office for an Account Verification Letter.

## LEAVE A REVIEW FOR LOWER RATES

Earn a 0.25% APR\* off Loan Coupon! How? Just leave us a Google review! It's that simple. We want your honest feedback, so there is no requirement for a certain star rating to receive the coupon either.

Visit <https://amherstcu.com/coupon.php> for full terms & conditions.

## HEALTHY FINANCIAL HABITS WITH AFCU



Did you know you can manage your Amherst FCU Visa Credit Card account entirely online?

It's safe, easy, and free thanks to [ezcardinfo.com](http://ezcardinfo.com).

Enjoy these quick tips about eZCard and how to use it with AFCU:

1. **Easy enrollment.** As soon as you have your Amherst FCU Visa Credit Card, you can get started with eZCard. Visit their site and click enroll now on the right hand side. You'll be asked to verify yourself as the cardholder by inputting some basic information and creating an account.
2. **Manage your credit account.** Use eZCard for everything! Pay your bill online from accounts held with us or elsewhere, track real-time transactions, view statements, set notification alerts, download files, & more.
3. **ScoreCard Rewards.** Each of our Visa Credit cardholders are automatically enrolled in the ScoreCard Rewards Points Program, which can be easily accessed via eZCard. Members can earn valuable rewards just by using their card for purchases. Earn 1 point for each \$1.00 spent on qualifying transactions. You may redeem points on a wide variety of merchandise and travel options, as well as "erasing" transactions from your bill.

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

### AMHERST FEDERAL CREDIT UNION

6470 Main Street, Suite 5

Amherst, NY 14221

TEL.....634-3881

FAX.....634-1272

TELLER 24.....634-2025

WWW.AMHERSTCU.COM

### HOURS OF OPERATION

Monday-Friday: 9:00AM - 4:30PM

Most Saturdays: 9:00AM - 11:00AM

### UPCOMING CLOSINGS

**Closed: Labor Day**

Saturday, August 30

Monday, September 1

**Closing at 1:00pm:**

**Thanksgiving**

Wednesday, November 26

**Closed: Columbus Day**

Saturday, October 11

Monday, October 13

**Closed: Thanksgiving**

Thursday, November 27

**Closing at 1:00pm:**

**Christmas Eve**

**Closed: Veterans Day**

Tuesday, November 11

Wednesday, December 24



AMERICA'S  
CREDIT UNIONS  
Where people are worth more than money.



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