



CREDIT UNION *Tips*

Version 12.1.2025

CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.25% APY*
Certificates of Deposit	3.50% APY* - 1 year
New Auto Loan	as low as 4.49% APR ¹
Used Auto Loan	as low as 4.99% APR ¹
Classic Vehicle Loan	as low as 6.99% APR ¹
Recreational Vehicles	as low as 6.99% APR ¹
Personal Loans	as low as 7.74% APR ¹
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	7.25% APR ¹
Home Equity Variable Rate Line of Credit	7.00% APR ¹
Home Equity Fixed Rate Line of Credit	7.50% APR ¹
Visa® Platinum	8.95% APR ¹
Visa® Classic	12.90% APR ¹
Student Visa®	12.90% 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.

HOLIDAY LOAN SALE

Expenses adding up this holiday season?
Let us help ease the burden.

We're extending our Personal Loan Sale
through December 31st, 2025.

That means rates will remain 1.50% APR off,
with rates as low as 7.74% APR.

Whether you're catching up on bills, consolidating debt, or spreading holiday cheer, a Personal Loan through Amherst FCU might be right for you.

Offer valid to members of at least 6 months in good standing.

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

ONLINE BANKING TUTORIAL

If you've recently enrolled in our Online Banking platform for eStatements or are considering doing so and are unsure how to utilize the platform, we're here to help. We have posted a short tutorial video on our website and social media accounts detailing the core features and how to use them on both your computer and smartphone.

Watch on Facebook & Instagram or visit

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

**OUR STAFF & BOARD WOULD LIKE TO WISH
ALL MEMBERS A VERY HAPPY HOLIDAY SEASON**

2026 DESK CALENDARS HAVE ARRIVED

We have received our 2026 Desk Calendars!
If you represent one of our sponsor groups,
please stop in to pick up the calendars we have
set aside for your office staff.

We have a limited stock of extra desk calendars
for our members. Calendars are first-come, first-
serve, and are limited to one per member.

Calendars must be picked up in office,
as we are unable to mail them.

Please communicate with our office staff if your
sponsor group would like to update the amount
of calendars being received in future years.

HOLIDAY HOURS

Please note the Amherst FCU office will be
closing at 1:00pm Wednesday, December 24,
for Christmas Eve, in addition to being
closed on Thursday, December 25 for
Christmas Day.

Additionally, the Amherst FCU office will be
closing at 2:00pm Wednesday, December 31,
for New Year's Eve, in addition to being
closed on Thursday, January 1st for
New Year's Day.

We apologize for any inconvenience and
appreciate your understanding.

HEALTHY FINANCIAL HABITS WITH AFCU WIRE TRANSFERS:

Have you ever been asked to wire funds to a person or
company? Have you ever been offered the option to receive
funds via wire? If you've never performed a wire transfer, it
may seem confusing or intimidating. Here's everything you
need to know about wire transactions with AFCU:

1. ***What is a "wire transfer"?*** A wire transfer is a way to
send money electronically from one bank account to
another through a secure network. Wires are often
used when you need to send/receive a large amount of
money quickly.
2. ***Associated risks.*** Due to the sensitive information
required, as well as the wired funds being transferred
securely and immediately, criminals will often request
funds be transferred via wire when attempting scams.
Amherst FCU recommends only sending or receiving
wire transfers from persons and businesses you are
confident you know and trust.
3. ***Sending wires with AFCU.*** To send a wire, you will
need to provide AFCU with the following information:
dollar amount & reason for transfer, name of receiving
party, home address of receiving party, name &
location of receiver's financial institution, receiving
account number, and receiving ABA/routing number
for wires (larger institutions may have multiple routing
numbers). The full form can be found on our website.
4. ***Receiving wires with AFCU.*** Wires intended for
accounts held at AFCU must be sent through our
corporate credit union. Incoming wire transfer
instructions can be found on our website, and are
available at the AFCU office upon request.

AMHERST FEDERAL CREDIT UNION

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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

Closing at 1:00pm:
Christmas Eve
Wednesday, December 24

Closed: Christmas
Thursday, December 25

Closing at 2:00pm:
New Year's Eve
Wednesday, December 31

Closed: New Year's Day
Thursday, January 1

Closed: MLK Jr. Day
Saturday, January 17
Monday, January 19

Closed: President's Day
Saturday, February 14
Monday, February 16



America's
Credit Unions



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