



# CREDIT UNION Tips

Version 2.1.2026

## CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.25% APY*
Certificates of Deposit	3.50% APY* - 1 year 3.50% APY* - 6 mo.
New Auto Loan	as low as 4.24% APR <sup>1</sup>
Used Auto Loan	as low as 4.74% APR <sup>1</sup>
Classic Vehicle Loan	as low as 6.74% APR <sup>1</sup>
Recreational Vehicles	as low as 6.74% APR <sup>1</sup>
Personal Loans	as low as 8.99% APR <sup>1</sup>
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	7.00% APR <sup>1</sup>
Home Equity Variable Rate Line of Credit	6.75% APR <sup>1</sup>
Home Equity Fixed Rate Line of Credit	7.25% 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.

## TAX RETURN ON INVESTMENT TERM SHARE CERTIFICATES

Keep your money local and guarantee returns on your investment.

Open a new Term Share Certificate account this tax season and enjoy all the benefits of high yield savings with none of the hassle. Lock in a 6 or 12 month term at a competitive fixed rate with your local credit union.

**12 month CDs - 3.50% APY**  
**6 month CDs - 3.50% APY**

Visit our website for full terms and conditions  
<https://www.amherstcu.com/keepsaving.php>

## 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.

**Want to double it into a 0.50% APR off coupon?** Follow us on Facebook and/or Instagram in addition to leaving your review.

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

**FOLLOW US ON FACEBOOK & INSTAGRAM TO KEEP UP WITH ALL THINGS AFCU**

## VISA CREDIT CARD BALANCE TRANSFER

Tired of losing money to high-interest credit cards? Break the cycle and save some money with our Visa Platinum Credit Card.

Start the new year off on the right foot. From **January 1, 2026 through February 28, 2026**, members can transfer credit card balances from other lenders onto our Visa Platinum Credit Card at a **fixed transfer rate of 6.95% APR**. New purchases are fixed at only **8.95% APR**.

Not sure you'll qualify for our Platinum card or just don't want too high of a credit limit? Apply for our Visa Classic Credit Card instead and **transfer balances at 9.90% APR**, with new purchases fixed at **12.90% APR**.

Transfer and pay off the balances from any credit card held elsewhere, including store cards and other major lenders with higher rates. Check your most recent credit card statement to see how much you're currently paying in interest. Don't let high interest and monthly minimums eat into your hard-earned savings.

These promotional rates apply to new and existing cardholders. Transfer balances or perform a cash advance at this discounted rate before this offer expires.

Visit <https://amherstcu.com/visa.php> or contact our office for more information.

## HEALTHY FINANCIAL HABITS WITH AFCU HIGH-YIELD SAVINGS:

These days high interest savings accounts are a hot topic, and while interest rates aren't what they used to be it's important to understand the different types of accounts available to you.

Here's a look at common differences between what you see on TV versus what we offer:

1. **Types of accounts.** Typically, the base level savings or share accounts offered by most institutions are at a rate of less than 1.00% APY. Most institutions will also offer additional savings products with higher rates such as High Yield Savings Accounts (HYSA), Money Market accounts, Brokerage Sweep accounts, or Certificates of Deposit/Term Share Certificates (CD). Of those options, Amherst FCU specializes in CDs.
2. **Rates, terms, and fees.** While most people tend to focus on the advertised interest rate, there are additional components to take into consideration. While our CDs come with competitive fixed rates and no monthly fees, other high yield accounts you see offered may come with a variable rate, which can fluctuate over time, as well as monthly fees or potentially other conditions to keep the account open.
3. **Understanding APY and interest earned.** When you see a savings rate advertised it is usually denoted with the abbreviation APY, or "Annual Percentage Yield." In simplest terms, this refers to the percentage of your account balance that will be paid to you in interest over the course of a 12-month period. For example, a CD with Amherst FCU with an interest rate of 3.50% APY and an average daily balance of \$10,000 would receive \$350 in dividends over the course of a 12-month term. A similar account elsewhere with a higher advertised APY may seem like a better offer, but could potentially result in less earnings due to variable rates, monthly fees, or other terms & conditions.

### AMHERST FEDERAL CREDIT UNION

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

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

**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



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.