



CREDIT UNION Tips

Loan rates lowered by 0.25% APR to match the Fed for the third time in 4 months!

Version 1.1.2026

CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.25% APY*
Certificates of Deposit	3.50% 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	7.00% APR ¹
Home Equity Variable Rate Line of Credit	6.75% APR ¹
Home Equity Fixed Rate Line of Credit	7.25% APR ¹
Visa® Platinum	Transfer 6.95% APR ¹
Visa® Classic	Transfer 9.90% 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.

VISA BALANCE TRANSFER SPECIAL

Tired of losing money to high-interest credit cards? Break the cycle and save some money with AFCU.

Take advantage of our Visa Balance Transfer Special and pay off those high rate credit card balances by moving the balance to our Visa Platinum card. Transferred amounts are fixed at only 6.95% APR, with new purchases fixed at 8.95% APR.

We also offer a Visa Classic card for lower balances and members building their credit.

Offer applies to new and existing cardholders
<https://www.amherstcu.com/visa.php>

NEW SECURITY FEATURE: DEBIT CARD FRAUD TEXTS

All Amherst FCU Visa debit cardholders already receive fraud alerts via phone call from Visa's 24/7 card services, now cardholders may opt-in to receive **fraud alert texts!**

If you have a debit card with AFCU and would like to enroll in fraud alert texts, please contact our office staff. For security purposes, be prepared to identify yourself as the cardholder.

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

NYCUA SCHOLARSHIPS DUE JANUARY 9TH

Reminder to all high school seniors;
NYCUA Scholarship applications are due
January 9, 2026.

Applications must be submitted online through
the NYCUA portal. You will need to receive a
verification code from the credit union to submit.

For more information on our scholarships:
<https://www.amherstfcu.com/scholarship26.php>

trust&will



Love My Credit Union®
rewards

Members Save 25%

on any online estate plan



SCAN QR CODE TO GET STARTED OR
VISIT OUR CREDIT UNION WEBSITE

LIMITED TIME OFFER:
JANUARY 1ST - 31ST



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.

HEALTHY FINANCIAL HABITS WITH AFCU CREDIT CARD COMPARISON:

Most adults have at least one credit card, but did you know not all credit cards work the same? Different creditors and lenders can have different terms and conditions for their credit cards, despite them seeming like similar options. Here's how our cards compare to other common cards:

1. **Low, fixed interest rate.** A lot of credit cards offered by the big lenders you see on TV often come with a variable rate, which means the interest you pay can change based on a variety of factors. On top of that, many cards have a floor rate that is already higher than our fixed rate cards, meaning there's a good chance we can offer you a lower interest rate than you currently have on some of your cards.
2. **Rewards/Perks.** Most credit cards you see advertised come with additional perks to encourage use of the card, including cash back, flight miles, rewards points, and more. All Amherst FCU credit cardholders earn points with every new purchase from Scorecard Rewards. Every \$1.00 spent on qualifying transactions earns 1 point, which can be redeemed for a variety of gifts including your choice of merchandise or travel rewards. Points can also be used to "Redeem2Erase™" which allows you to "erase" certain transactions from your statement. When using "Redeem2Erase™," the ratio of points to dollars is 100:1, meaning 2,000 points equates to \$20.00 being "erased" from your statement.
3. **Support.** All AFCU Visa credit cards come equipped with 24/7 fraud support that will contact you via text, call, or email to confirm suspicious transactions. On top of that, enjoy personalized service from our dedicated office staff for any questions or concerns.

UPCOMING CLOSINGS

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

Closed: Good Friday
Saturday, April 4

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