



CREDIT UNION *Tips*

Version 3.1.2026

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 3.24% APR ¹ |
| Used Auto Loan | as low as 3.74% APR ¹ |
| Classic Vehicle Loan | as low as 5.74% APR ¹ |
| Recreational Vehicles | as low as 5.74% 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 | 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.

Yellow highlight indicates promotional rate.

DON'T WASTE TIME SEARCHING "CAR LOAN NEAR ME"

Shopping for a new car?
Lease coming due and want to buy it out?
Paying too much elsewhere and want to refinance?

We do it all.

All auto loan rates are **1.00% APR off** from **March 1, 2026 - April 30, 2026**.
That means new car rates as low as 3.24% APR and used car rates as low as 3.74% APR.

Don't pay more for your car than you have to.

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

SCHOLARSHIPS DUE APRIL 1ST

Reminder to all high school seniors that our **Hughes/Demmin and Amherst High School** scholarship applications are due to the AFCU office by **Wednesday, April 1st**.

Pick up a scholarship packet at our office or visit <https://amherstcu.com/scholarship26.php> to download the applications.

Please contact our office with any questions.

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

NATIONAL CONSUMER PROTECTION WEEK

Did you know March 1st - March 7th is National Consumer Protection Week?

We take our member's privacy seriously, and for National Consumer Protection Week we will have literature detailing common scams from the FTC available for our members in office, as well as a new social media post each day of the week with tips and tricks to keep your accounts and your identity secure.

Make sure to follow us on Facebook and Instagram so you don't miss out on any new content.

CERTIFICATES OF DEPOSIT

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>

HEALTHY FINANCIAL HABITS WITH AFCU CYBER SECURITY:

You don't have to be a computer expert to make sure your private information is safe and secure when using your computer, tablet, or smartphone. The internet is full of scammers, hackers, and other nefarious people and businesses. Use these simple tips to stay on top of your cyber security.

1. **Updating passwords/MFA.** It is important to use diverse passwords and utilize multi-factor authentication when it's offered. Less secure websites will occasionally suffer data breaches, meaning if you often use the same username, email, and password for your various online accounts, then there's a stronger chance of your information and accounts being compromised.
2. **Secure browsing.** Always make sure your device (tablet, smartphone, computer) as well as your internet browser (Google Chrome, Safari, Microsoft Edge) are up to date. Modern systems contain built in cyber security features. Failing to stay up to date may leave you vulnerable. Note: Just because a website claims to be "secure" does not mean it is 100% safe.
3. **Links & attachments.** Never click links or download attachments sent to you from any person or business unless you are confident you know who the sender is. Whether it's a text message, email, Facebook message, or a pop-up on a website, do not interact with any links or files that you are unfamiliar with. This is the most common way people end up with predatory viruses on their devices.
4. **Who to trust.** Scammers may impersonate tech support. If you have a problem with your devices, we recommend asking a relative for help, and if they are unable to help contact a local tech company like PC Plug in West Seneca.

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
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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.