



Loan rates
lowered by
0.25% APR
to match
the Fed!

CREDIT UNION *Tips*

Version 10.1.2025

CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.25% APY*
Certificates of Deposit	3.50% APY* - 1 year
New Auto Loan	as low as 4.74% APR ¹
Used Auto Loan	as low as 5.24% APR ¹
Classic Vehicle Loan	as low as 7.24% APR ¹
Recreational Vehicles	as low as 7.24% APR ¹
Personal Loans	as low as 9.49% APR ¹
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	6.00% APR ¹
Home Equity Variable Rate Line of Credit	5.75% APR ¹
Home Equity Fixed Rate Line of Credit	6.25% 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. Certain terms & conditions may apply.

Yellow highlight indicates promotional rate.

HOME EQUITY LINE OF CREDIT SALE

Use the value in your home
to help you navigate your financial future.

From October 1st, 2025 through November 31st, 2025,
all Home Equity Lines of Credit are 1.50% APR off.
That means fixed rates as low as 6.00% APR,
our lowest HELOC rates since 2023.

Our HELOCs are the perfect option for big home
renovation projects, plus a variety of other expenses
including debt consolidation, tuition costs,
medical bills, and much more!

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

SCHOLARSHIP OPPORTUNITIES

School is back in session and for high school seniors
it's never too early to start submitting scholarship
applications. Along with offering the statewide
NYCUA Scholarship, this year AFCU is offering
two different scholarships which will reward
3 credit union members \$500-\$1,000 each for
expenses toward further education.

Visit <https://amherstcu.com/scholarship26.php>
to download the applications.

**CELEBRATE WITH US!
INTERNATIONAL CREDIT UNION DAY
THURSDAY, OCTOBER 16TH**

BREAST CANCER AWARENESS FUNDRAISING

Every year, Amherst FCU proudly supports Breast Cancer Awareness Month by accepting donations from our staff and members, and we will of course be continuing that tradition this year. All proceeds, along with the credit union's own in-kind donation, will benefit the Breast Cancer Network of Western New York.

It has been an honor to partner with BCN of WNY for various events over the years. Most recently, Amherst FCU sponsored and attended the Hope for Tomorrow 5k Run/Walk on June 6th at Como Lake Park.



trust&will

**A Great Offer Just Got Better!
Get 30% off Trust & Will in October**

Amherst FCU is excited to bring you an exclusive **limited time offer of 30% off** any estate plan with Trust & Will through the Love My Credit Union Rewards Program.

Whether you're creating a Will to protect your loved ones or setting up a Trust to secure your assets, Trust & Will makes the process **simple, secure, legally valid, and affordable.**

The limited time offer is only available during **Estate Planning Awareness month, October 1-31, 2025.** Start your estate plan today!

Scan the QR code to get started or visit <https://amherstcu.com/estateplan.php>



HEALTHY FINANCIAL HABITS WITH AFCU PRE-APPROVAL PROCESS:

Did you know Amherst FCU offers pre-approval for all vehicle loans? That goes for motorcycles, RVs, and boats as well as new, used, and classic cars. Don't have one picked out? No problem. We can get you approved for an amount to go car shopping with financing already locked in.

Here's how it works:

1. **How to apply.** Getting pre-approved is quick and easy. Start by applying online or in person. It helps to know if you're looking for new versus used to help determine your rate, though you're not locked into your decision. When asking for an amount, we recommend applying for slightly more than you think you'd like to spend to avoid having to re-apply if your dream vehicle costs more than your pre-approval. If you don't know how much you want to spend, contact our loan department to run some numbers.
2. **Avoid haggling with salespeople.** The only thing worse than trying to find a vehicle is dealing with the aggressive salesperson who wants to get you to finance with them. Avoid *some* of the hassle by letting them know right away you have already secured a great rate through your credit union.
3. **Found your dream car?** Once you decide on the vehicle that's right for you, have the seller email or fax your loan officer the purchase agreement or bill of sale. Then just set up a time with your loan officer to sign, complete the process and leave the credit union with a certified check in hand.

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

UPCOMING CLOSINGS

Closed: Columbus Day
Saturday, October 11
Monday, October 13

Closed: Thanksgiving
Thursday, November 27

Closed: Veterans Day
Tuesday, November 11

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

**Closing at 1:00pm:
Thanksgiving**
Wednesday, November 26

Closed: Christmas
Thursday, December 25



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.