



# CREDIT UNION Tips

Version 9.1.2025

## CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.30% APY*
Certificates of Deposit	3.50% APY* - 1 year
New Auto Loan	as low as 4.99% APR <sup>1</sup>
Used Auto Loan	as low as 5.49% APR <sup>1</sup>
Classic Vehicle Loan	as low as 7.49% APR <sup>1</sup>
Recreational Vehicles	as low as 7.49% APR <sup>1</sup>
Personal Loans	as low as 9.74% APR <sup>1</sup>
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	7.75% APR <sup>1</sup>
Home Equity Variable Rate Line of Credit	7.50% APR <sup>1</sup>
Home Equity Fixed Rate Line of Credit	8.00% 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.

## VISA CREDIT CARD BALANCE TRANSFER

Find yourself swimming in credit card debt as summer wraps up? Let us lend you a hand.

Through September 30th, members can transfer credit card balances from other lenders onto our Visa Platinum credit card at just 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.

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

## HAVE YOU CHECKED YOUR INTEREST RATE LATELY?

Like it or not, sometimes other lenders will raise your credit card rate without you even realizing. Not us. All of our Visa Credit Cards come with a fixed rate, no surprise changes or increases.

What about your car loan, HELOC, or unsecured loan held elsewhere? We offer refinancing! Work with our loan department to see if we can lower your interest rate and monthly payment.

# THANK YOU FOR YOUR HELP WITH STUFF THE BUS

## BUILD YOUR CREDIT WITH RENT PAYMENTS

Working on building your credit before you apply for something big like a new car or mortgage? If you rent, you can now have your current and past rental payments added to your credit report to help increase your score. This is where

**Rental Karma** comes in. They collect and report your past and ongoing rental payments to the credit bureaus on your behalf, which can increase your credit scores in a hurry. Best of all, Amherst FCU members get a **30% discount** off the already low Rental Karma monthly fee.

Good renters deserve good credit.

<https://amherstcu.com/promotions.php>

## BE CAREFUL MAILING VISA PAYMENTS

There has recently been another surge in check fraud, specifically with checks that are intended to reach Visa's P.O. Box being stolen out of the mail and "washed." Often times, the amount of the checks being washed are not being altered, resulting in delays in recognizing check fraud among members, causing additional issues.

We strongly recommend our members refrain from mailing check payments directly to Visa's P.O. Box when paying your AFCU credit card.

Instead, you may mail your payment to our office, pay online via eZCardinfo, pay via cash or check over the counter, or pay via internal transfer.

## HEALTHY FINANCIAL HABITS WITH AFCU DEBIT CARD FRAUD:

These days many people prefer card to cash, and while utilizing a debit card as your primary payment method is quick and convenient, there can be some risks associated as well. Use these tips to help prevent debit card fraud, and learn what to do in the event your card is compromised.

1. **Understanding debit cards.** The primary benefit of a debit card is that it allows you to make real-time payments that draw directly from your checking account both over-the-counter and online. The potential downside is if the card becomes lost or stolen, criminals may be able to access those funds and cause serious problems.
2. **Smart spending.** In order to help mitigate potential fraud risk we encourage members to take extra precautions, especially when shopping online. If it is your first time making a purchase from a new site, if the site/company is based outside of the U.S. (Temu), or if the website has a large userbase (Facebook), we recommend using a more secure payment method that is not connected to your checking account.
3. **Reacting to fraud.** While AFCU cards do come with 24/7 fraud support that will contact you if any charges get flagged as suspicious, we recommend our members check their account activity weekly. If you become aware of any fraudulent transactions you must contact the AFCU office for a new card and to initiate a dispute.

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

### AMHERST FEDERAL CREDIT UNION

6470 Main Street, Suite 5

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

**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  
Where people are worth more than money.



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