



CREDIT UNION Tips

Version 4.1.2025

CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.30% APY*
Certificates of Deposit	3.00% APY* - 1 year
New Auto Loan	as low as 4.99% APR ¹
Used Auto Loan	as low as 5.49% APR ¹
Classic Vehicle Loan	as low as 7.49% APR ¹
Recreational Vehicles	as low as 9.49% APR ¹
Personal Loans	as low as 9.74% APR ¹
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	6.75% APR ¹
Home Equity Variable Rate Line of Credit	6.50% APR ¹
Home Equity Fixed Rate Line of Credit	7.00% 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.

HOME EQUITY LINE OF CREDIT SALE

Have you ever had your home appraised? It may be worth more than you think, and the value in your home can be a key asset in your financial journey!

From April 1st through May 31st, we are discounting all new Home Equity Lines of Credit by 1.50% APR off! That means fixed rates as low as 6.75% APR and a variable rate of 6.50% APR (and trending in the right direction). Your credit score won't effect the rate either, meaning our HELOCs can be helpful when times are tough.

Learn more and start the process at
<https://www.amherstcu.com/heloc.php>

STUDENT VISA CREDIT CARDS

Your credit score will soon be as important as your GPA! For young adult members looking to take the next steps toward financial independence, an AFCU Student Visa Credit Card is a great way to start building credit. Get your foot in the door and avoid predatory lenders with a fixed rate (12.90% APR), no application fees or annual fees, and a limit of up to \$1,000.

Learn more under the "Student Services" tab at
<https://www.amherstcu.com/services.php>

**2025 ANNUAL MEETING
POSTCARD INVITATIONS
GOING OUT IN MAY**

HOW YOU CAN HELP GROW OUR COMMUNITY

Enjoying your membership with Amherst FCU? Sharing your experience with us and others not only helps us maintain and improve our quality service, but it also helps people who haven't yet joined AFCU find us!

Scan the QR code to leave us a review.



TRUSTED SOFTWARE



Official Mobile Banking app of AFCU



Partner app to help manage your debit card



Recommended money transferring apps



Free, safe software to prevent scammers from accessing your computer (call for guide)

HEALTHY FINANCIAL HABITS WITH AFCU CREDIT BUILDING BASICS:

Your credit score can play an important role in determining not only how much credit certain lenders will extend to you, but also your interest rate, term limits, and other conditions. Unfortunately, there's no quick, cheap way to magically build or fix your credit.

Instead, here's some helpful tips to start building your score up:

1. **Start with an AFCU secured Visa Credit Card.** If you're just getting started on your credit journey, it may be beneficial to apply for a secured credit card. A secured credit card works just like a regular credit card, except you'll have to secure a deposit for the limit of the card as an act of good faith. Make purchases, pay the balance, and build credit.
2. **Apply with a co-signer.** Some lenders may be hesitant to do business if you have limited or poor credit history. Applying with a co-signer can help get your foot in the door. That being said, remember a co-signer is equally responsible for repayment of the loan, so only co-sign with someone that you have a stable, long term relationship with like a partner or family member.
3. **Keep an eye out for better rates to refinance or transfer balances.** If you've already started your credit journey with a credit card or auto loan and you have been making consistent, on-time payments, it may be worthwhile to refinance your auto loan or transfer your credit card balance onto a different card.

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: Good Friday

Friday, April 18 (Open 9am-1pm)

Saturday, April 19

Closed: Memorial Day

Saturday, May 24

Monday, May 26

Closed: Juneteenth

Thursday, June 19

Closed: Independence Day

Friday, July 4

Saturday, July 5

Closed: Labor Day

Saturday, August 30

Monday, September 1

Closed: Columbus Day

Saturday, October 11

Monday, October 13



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.

NCUA

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