



CREDIT UNION *Tips*

Version 7.1.2025

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 6.49% 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 | 7.75% APR ¹ |
| Home Equity Variable Rate Line of Credit | 7.50% APR ¹ |
| Home Equity Fixed Rate Line of Credit | 8.00% 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.

Yellow highlight indicates promotional rate.

RECREATIONAL VEHICLE SALE

We're always looking for ways to better serve our members, so this summer we made some updates to our Recreational Vehicle lending policy to accommodate more of our members' needs.

Now for the first time we are offering term lengths up to 180 months (15 years) for certain recreational vehicles, making monthly payments much more affordable!

On top of that, this July we are discounting all Recreational Vehicle loans by 1.00% APR off, with rates as low as 6.49% APR.

Learn more and apply now at

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

THANKS FOR ATTENDING OUR ANNUAL MEETING

Thank you to everyone who attended and participated in our 78th Annual Meeting this past month on June 17th.

It was a great success; reports were read, board members were elected, prizes were won, and our members received some helpful scam education.

If you missed out, feel free to pick up a copy of the 2024 Annual Report next time you visit our office.

FOLLOW US ON FACEBOOK & INSTAGRAM

LEAVE A REVIEW FOR LOWER RATES

We appreciate all our members, no matter how long you have been doing business with us. While we always strive to offer competitive loan and savings rates, on top of a promotional rate discount nearly every month, we wanted to further extend our appreciation to our loyal members.

Earn a 0.25% APR* off Loan Coupon! How? Just leave us a Google review! It's that simple. We want your honest feedback, so there is no requirement for a certain star rating to receive the coupon either.

Let us know you have submitted a review by contacting us at 716-634-3881 or sending an email to swalczyk@amherstcu.org with the subject line "Loan Coupon Review." Once we verify the review, we will mail your Loan Coupon to your address on file!

Visit <https://amherstcu.com/coupon.php> for full terms & conditions.

POLICY UPDATES

Please refer to the included separate insert for important updates pertaining to our Online Banking and Funds Availability policies.

Please contact the credit union with any questions.

HEALTHY FINANCIAL HABITS WITH AFCU MULTI-FACTOR AUTHENTICATION:

Beginning July 7th, we are adding enhanced security features to our Online Banking platform including support for Multi-Factor Authentication (MFA). There's a good chance you've heard of MFA and may already be using it when logging in to other platforms such as your email, social media, or bank accounts elsewhere.

Enjoy these quick tips about MFA and how to use it with AFCU:

1. **Protect your accounts and personal info.** The point of MFA is simple; to prevent illegitimate access to your accounts. By enabling MFA you will be making your banking information even harder for hackers and criminals to access, even if they know your username and password.
2. **Get a text, email, or use an app.** Amherst FCU offers a variety of options to implement MFA. When setting up MFA you have the choice of receiving a One-Time Passcode via text, email, or an authenticator app on your phone. For security purposes, it is recommended to choose the "text" option unless you are already familiar with authenticator apps.
3. **One-Time Passcode.** With MFA enabled, you will be required to input a One-Time Passcode (OTP) along with your username and password each time you attempt to login. This code will be automatically generated and sent to you based on the MFA method you have selected upon logging in. Never give your OTP to anyone to avoid scams.

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

AMHERST FEDERAL CREDIT UNION

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HOURS OF OPERATION

Monday-Friday: 9:00AM - 4:30PM
Most Saturdays 9:00AM - 11:00AM

UPCOMING CLOSINGS

Closed: Independence Day
Friday, July 4
Saturday, July 5

Closed: Veterans Day
Tuesday, November 11

Closed: Labor Day
Saturday, August 30
Monday, September 1

Closed: Thanksgiving
Thursday, November 27

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

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



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.