



CREDIT UNION Tips

KIDS EDITION

Version 6.1.2025

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 7.49% APR ¹
Personal Loans	as low as 8.24% APR ¹
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	8.25% APR ¹
Home Equity Variable Rate Line of Credit	8.00% APR ¹
Home Equity Fixed Rate Line of Credit	8.50% 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.

KIDS ACCOUNT DEPOSIT MATCH

It's almost summer, and you know what that means; school's out! We're all for summer fun, but amidst all the sports, play-dates, and family vacations we're here to help bridge the gap on financial education.

From June 1st - June 30th, we will match any qualifying* deposit into a youth account up to \$25. This includes new accounts as well, so pack the car up, head on over and start banking as a family!

One deposit match per member

*Read full terms & conditions

and other youth account services at

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

WHAT DO I NEED TO OPEN A KIDS ACCOUNT?

We're happy to serve members of all ages, including newborns! For children under 10 years old, parents can set up a joint savings account by simply providing a copy of the child's Social Security Card.

For kids 10 and up, have them begin their financial journey in person by coming in together with their school or other photo ID!
Get started with just \$6.00

**78TH ANNUAL MEETING
TUESDAY, JUNE 17TH
RSVP TO ATTEND**

CARD IS KING?



They used to say "cash is king," but these days more and more young people exclusively utilize a debit or credit card to make purchases.

Your little one may be too young to start their credit journey or even get a debit card linked to a checking account, but we have an option for parents interested in building up their child's banking skills; our Visa Travel Cards.

A great option for kids 13 and over.

They work just like a Visa Debit Card in that they can be used over the counter, online, and at ATMs, but the main difference is how the card is funded. Rather than drawing directly from a checking account, Visa Travel Cards can only draw from funds pre-loaded onto the card.

You can link the card to an app on your phone, giving you complete oversight into their spending.



COLLEGE SCHOLARSHIPS

Congratulations to our 2025 Hughes/Demmin Scholarship winners; Colin B. from Amherst Central and Erin M. from Buffalo Academy of the Sacred Heart. They were each awarded \$1,000 to assist as they take the next step in their education.

If you or someone you know will be a high school senior graduating in 2026, keep an eye out for scholarship opportunities this fall.

HEALTHY FINANCIAL HABITS WITH AFCU VISA TRAVEL CARDS:



Like it or not, plastic rules the banking world. While most people have at least one credit or debit card in their name, that may not always be the best option for every person or situation.

If you remember Travelers Checks from days of old, get ready to learn about their evolution and the multitude of modern uses.

1. **Great for travel (especially international).** With "travel" in the name, it's clear these cards were designed to make spending money on vacation easier. Accepted at a wide variety of vendors around the world, the Visa Travel Card is a hassle-free option. That being said, nothing can spell disaster when you're away from home quite like a lost or stolen card, which brings us to our next point.
2. **Limit potential fraud risk.** Thanks to the pre-loaded funding limitations of the Visa Travel Card, you're better protected in the worst case scenario that the card is lost or stolen. Rather than having direct access to your checking account or line of credit, the card can only access pre-loaded funds. This can be especially useful when making an online transaction at a new site for the first time.
3. **Learn how to pay using a card.** Parents can utilize the pre-load feature of the Visa Travel Cards to start teaching their kids financial independence in the modern world. Get them started learning healthy habits as young as 13 years old.

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

WWW.AMHERSTCU.COM

HOURS OF OPERATION

Monday-Friday: 9:00AM - 4:30PM

Most Saturdays 9:00AM - 11:00AM

UPCOMING CLOSINGS

Closed: Juneteenth

Thursday, June 19

Closed: Columbus Day

Saturday, October 11

Monday, October 13

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



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.