



CREDIT UNION *Tips*

Version 3.1.2025

CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.35% APY*
Certificates of Deposit	3.00% APY* - 1 year
New Auto Loan	as low as 5.24% APR ¹
Used Auto Loan	as low as 5.74% APR ¹
Classic Vehicle Loan	as low as 7.74% APR ¹
Recreational Vehicles	as low as 9.74% APR ¹
Personal Loans	as low as 9.99% 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.

SPRING AUTO LOAN SALE

Time for a new ride? Now through 3/31/2025, all auto loan rates are 1.00% APR off at Amherst FCU! That means new car rates as low as 4.24% APR and used car rates as low as 4.74% APR, our lowest rates since 2023.

This isn't just for dealer purchases either. We do it all, including private sales, lease buyouts, and refinancing from other lenders. We'll even do our best to match a written quote within 1.00% APR of your qualifying AFCU rate.

Get pre-approved for an amount to go car shopping with by applying now at

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

SCHOLARSHIP APPLICATIONS DUE APRIL 1ST

Friendly reminder to all high school seniors; our Hughes/Demmin and Amherst Academies Scholarship applications are due to the Amherst FCU office by April 1st.

Find the applications and more info at

<https://www.amherstcu.com/scholarship25.php>

or stop into the office to pick up a scholarship packet.

**2025 ANNUAL MEETING
COMING THIS SUMMER
DETAILS TO FOLLOW**

SUPPORTING OUR COMMUNITY

Amherst FCU takes great pride in lending a helping hand to our local community whenever we can. This March we will once again be fundraising for Hospice & Palliative Care Buffalo in conjunction with their annual bouquet sale. We encourage our members to make a small donation the next time they visit the AFCU office. All funds raised will go directly to Hospice Buffalo, along with the credit union's own in-kind donation.

If there are any causes or organizations you think we'd be a fit to help support, submit a letter with attention to our marketing department.

TRUSTED RESOURCES



Official student loan partner of AFCU



Official insurance partner of AFCU



Official financial counseling partner of AFCU



Local computer repair & upgrade shop owned and operated by AFCU members

HEALTHY FINANCIAL HABITS WITH AFCU SPOTTING SCAMS:

In today's fast-paced and constantly changing world, more and more usually savvy consumers find themselves falling victim to scams. Even the most informed members can be caught off guard or misled by sophisticated scams that can unfortunately result in thousands in lost funds.

Most scam attempts occur over the phone or via the internet.

Here's a list of some common scam identifiers:

1. **Scammers pretend to be from a trusted organization you know.** Some known scams impersonate the IRS, FTC, Social Security, Medicare, Amazon or a utility company. These organizations will *never* ask for personal or banking information (such as your SSN or account number) over the phone.
2. **Scammers pressure you with a problem.** They may claim you are in trouble with a government agency, that you owe money to a trusted organization/company, that someone in your family had an emergency, that there's a virus on your computer, or that there is a problem with one of your accounts. Resist the pressure to act immediately. Honest businesses will give you time to make important decisions.
3. **Scammers tell you to pay in specific or strange ways.** They often insist that you can only pay using gift cards, cryptocurrency, or wire transfer. Honest businesses will not request these payment methods, as they are often untraceable.

We also have additional resources to help avoid and react to scams at the AFCU office.

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.



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