



# CREDIT UNION Tips

Version 5.1.2025

## CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.30% APY*
Certificates of Deposit	3.00% APY* - 1 year
New Auto Loan	as low as 4.49% APR <sup>1</sup>
Used Auto Loan	as low as 4.99% APR <sup>1</sup>
Classic Vehicle Loan	as low as 6.99% APR <sup>1</sup>
Recreational Vehicles	as low as 8.99% 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	6.75% APR <sup>1</sup>
Home Equity Variable Rate Line of Credit	6.50% APR <sup>1</sup>
Home Equity Fixed Rate Line of Credit	7.00% APR <sup>1</sup>
Visa® Platinum	8.95% APR <sup>1</sup>
Visa® Classic	12.90% 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.

## CAR PRICES GOING UP? OUR RATES ARE GOING DOWN!

Unexpectedly in need of a new ride just as prices are set to go up? Just missed out on our recent auto loan sale? We're always here to help!

Now through May 14th, all auto loans are 0.50% APR off! That means new car rates as low as 4.49% APR and used car rates as low as 4.99% APR.

Whether you're car shopping from a dealer or private seller, buying out your lease, or hoping to refinance a loan held elsewhere, we can help!

Learn more and apply now at <https://www.amherstcu.com/auto.php>

## HELOC SALE

All Home Equity Lines of Credit are 1.50% APR off through May 31, 2025! That means fixed rate options as low as 6.75% APR and a variable rate of 6.50% APR, our lowest rates since 2023.

The equity in your home can help you with Debt Consolidation, Home Renovations, Tuition Costs, Medical Bills, and much more!

Learn more at <https://www.amherstcu.com/heloc.php>

## ENJOYING YOUR MEMBERSHIP? LEAVE US A GOOGLE REVIEW!

# FRESH START CHECKING

We understand that not everyone is in the same financial situation, and we're here to help all our members get on the right track.

If you've been denied from opening a checking account by us or other institutions, a "Fresh Start Checking" account might be an option for you. Start by securing a good faith deposit of \$100 and you're on your way to turning over a new financial leaf.

Enjoy minimal restrictions and a small fee of only \$15/month for 12 months until you're eligible to graduate to our regular checking account with no monthly fees.

## DON'T TAX MY CREDIT UNION.

Help advocate for yourself, your credit union, your community, and over 100 million Americans. The new administration is moving fast on tax reform, which could mean adding a new tax on credit unions and on the members we serve, including you.

For more than 100 years, people have come together to be a part of credit unions, not-for-profit financial cooperatives, and support each other through tough financial times.

Credit unions pay billions in state and local taxes each year. The only exception is the federal income tax on profits. And that's because those profits are returned to you.

But that hasn't stopped banks' desire to eliminate any competition. That's why they want Congress to eliminate the credit union federal income tax status.

Eliminating this would mean many of the things people love about credit unions would be eliminated too. And at the expense of consumers like you.

Tell Congress: Don't tax my credit union—  
—it's a tax on me.

Visit <https://www.donttaxmycreditunion.org/>  
for more info including how to take action.

## HEALTHY FINANCIAL HABITS WITH AFCU HOW TO PAY YOUR LOAN:

Congratulations! You just scored financing through Amherst FCU. Whether it's an auto loan, personal loan, or home equity line of credit; you might be wondering how you can make payments.

There's a lot of ways to pay, here's a few common methods:

1. **Cash or check over the counter.** One of the simplest ways to pay your loan is to stop into the AFCU office and pay via cash or check. These payments are applied immediately. Unfortunately, we are not currently capable of accepting payments with a credit or debit card.
2. **Automatic transfer (internal).** If you have funds coming into your AFCU checking or savings account regularly via payroll deposit or otherwise, we can get you set up on an internal transfer. As long as the funds are available in your account on the agreed upon date of your transfer, you won't have to worry about a thing. You may also take control over your automatic transfer by setting it up yourself through our Online Banking platform.
3. **Utilize Online Bill Pay with your main account elsewhere.** If AFCU is not your primary financial institution, that's okay! You can set up a recurring payment to come from your primary account using that bank or credit union's Online Bill Pay function. Note that these payments are typically sent via mail as a physical check, so be sure to set the payment date slightly earlier than your due date to allow time for the check to arrive in the mail.

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

### UPCOMING CLOSINGS

**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

**Closed: Veterans Day**  
Tuesday, November 11



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.