



CREDIT UNION Tips

Version 5.1.2026

CURRENT DIVIDEND & INTEREST RATES

Share & Club Dividend	.25% APY*
Certificates of Deposit	3.25% APY* - 1 year
New Auto Loan	as low as 4.24% APR ¹
Used Auto Loan	as low as 4.74% APR ¹
Classic Vehicle Loan	as low as 6.74% APR ¹
Recreational Vehicles	as low as 6.74% APR ¹
Personal Loans	as low as 8.99% APR ¹
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	6.00% APR ¹
Home Equity Variable Rate Line of Credit	5.75% APR ¹
Home Equity Fixed Rate Line of Credit	6.25% APR ¹
Visa® Platinum	8.95% 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.

TURN YOUR HOME'S VALUE INTO OPPORTUNITY

All Home Equity Line of Credit rates are **1.00% APR off** with rates as low as **5.75% APR**.

Fixed and variable rate options plus 5 & 15 year term lengths provide flexibility for each situation.

Great for home renovations, debt consolidation, tuition costs, medical bills, and much more!

Get those projects started *and* finished this summer.

Offer valid through May 31, 2026

Get more info and download the application at <https://www.amherstcu.com/heloc.php>

LEAVE A REVIEW FOR LOWER RATES

Earn a 0.25% APR off Loan Coupon! How? Just leave us a Google review! It's that simple.

Want to double it into a 0.50% APR off coupon? Follow us on Facebook and/or Instagram in addition to leaving your review.

Keep up with all things AFCU including promotions, closings, financial tips and more.

**ANNUAL MEETING JUNE 16, 2026
OFFICIAL INVITES TO FOLLOW**

ANNUAL MEETING BOARD OF DIRECTORS ELECTION INFORMATION

In addition to the reading of financial reports, credit union updates, refreshments, & prizes, the Annual Meeting is when the yearly election occurs for volunteer positions on the Board of Directors, as well as various committees.

This year, there will be 4 board seats up for election, in addition to committee positions. The volunteers currently occupying those seats plan to run for re-election, however, any current member-owner may be eligible for nomination to the election ballot if interested.

If you wish to have your name added to the official ballot for election to the Board of Directors, we ask that you submit a letter of appeal to Amherst FCU with attention to the Nominating Committee. Nominations may also be made from the floor immediately prior to the election being held.

If you have any questions about the Amherst FCU Board of Directors and their duties, the nomination process, the election process, or the annual meeting in general, please email amhcrun@amherstcu.org.

Signed,

The Amherst FCU Nominating Committee

HEALTHY FINANCIAL HABITS WITH AFCU COMMON HELOC QUESTIONS:

Many people own homes in which the value of the property exceeds existing mortgage debt. A HELOC, or Home Equity Line of Credit, is a lending product that allows members to borrow from and repay a line of credit with a credit limit determined by the available equity value in their home.

- 1. How does it work?** After the application has been completed and necessary documents have been submitted, an appraisal is ordered to determine the current market value of the home. The maximum credit line you may apply for is 85% of the equity in your home up to \$200,000. Because a HELOC is secured to a high value asset, we're able to offer better rates and terms than an unsecured loan. Members may choose between fixed and variable rate options, as well as 5 & 15 year terms.
- 2. Does my home need to be paid off?** No! It is very common to have a HELOC along with a mortgage, as they are often referred to as a "second mortgage." Other than factoring in a debt-to-income ratio, your existing mortgage will only affect your maximum credit line, as the remaining balance of the mortgage will be subtracted from your equity subtotal when calculating your credit limit.
- 3. Do I have to pay closing costs or other fees?** No! As long as the home appraisal reflects enough value to pursue the HELOC, a draw of \$10,000 occurs within the first 6 months, and the line of credit remains open for at least 3 years, then the member will never be asked to pay any application fees, appraisal fees, or closing costs.
- 4. How do I make payments?** Payments are made directly to AFCU. All lending decisions and loan servicing are performed 100% in-house locally by Amherst FCU staff. No hassle of dealing with outsourced third party services.

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: Memorial Day
Saturday, May 23
Monday, May 25

Closed: Labor Day
Saturday, September 5
Monday, September 7

Closed: Juneteenth
Friday, June 19
Saturday, June 20

Closed: Columbus Day
Saturday, October 10
Monday, October 12

Closed: Independence Day
Friday, July 3
Saturday, July 4

Closed: Veteran's Day
Wednesday, November 11



America's
Credit Unions

NCUA

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