



CREDIT UNION *Tips*

Semi-Annual - Summer 2018

UPDATED DIVIDENDS & INTEREST RATES

Share & Club Dividend	.20% APY*
Certificates of Deposit	.30% APY* - 1 year
New Auto Loan	as low as 2.74% APR ¹
Used Auto Loan	as low as 3.24% APR ¹
Classic Vehicle Loan	as low as 5.24% APR ¹
Recreational Vehicles	as low as 7.24% APR ¹
Personal Loans	as low as 7.24% APR ¹
Share Secured Loan	1% lower than our lowest loan rate
Mini Home Equity Line of Credit	as low as 7.00% APR ¹
Home Equity Variable Rate Line of Credit	prime rate plus 2.00% APR ¹
Home Equity Fixed Rate Line of Credit	7.25% 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.

SUMMER PERSONAL LOAN PROMOTIONS!

Have a summer vacation to plan? Looking to do some home improvement, or maybe consolidate some debt? Look no further than Amherst Credit Union!

We're offering a brand new personal loan sale this summer to AFCU members! This promotion starts **June 1, 2018** and lasts until **August 17, 2018**, making this one of our longest sales yet!



Borrow up to \$6,000 at only 6.00% APR for up to 5 years!

Qualifications based on credit score

Don't worry if you don't think you'll qualify for the 6x5x6 Loan, because we're offering **1.00% APR off all other qualifying rates!**

*APR represents Annual Percentage Rate. All loans subject to approval, rates may vary from those listed based on term and credit qualifications. The member is responsible for submitting payoff checks to all lenders. Not all members will qualify. Rates are subject to change without notice. Certain terms and conditions apply. Personal Loan Sale offers valid through August 17, 2018.

HERE'S A SNEAK PEAK AT SOME FUTURE LOAN SALES!

We have some Personal Loan options to get you through the summer, but what comes next?

Look forward to a variety of low rate options in the second half of the year, including a Visa Platinum Balance Transfer special at the end of summer, discounted auto loan rates in the fall, a home equity loan sale, and Holiday loans to help you out this winter.

Also, keep an eye out in November for exclusive Black Friday and Cyber Monday deals!

**MEMBER APPRECIATION DAY
SATURDAY, AUGUST 25TH
DETAILS TO FOLLOW**

CONGRATS SCHOLARSHIP WINNERS!

AFCU would like to congratulate our scholarship winners. Every year, we offer three scholarship opportunities to graduating high school seniors.

Congratulations to our Hughes/Demmin Memorial Scholarship winners, Elizabeth from Lancaster High School and Dylan from Iroquois Central High School who have been awarded \$1,000 each.

Congratulations to our Amherst Academies Scholarship winner, Tim from Amherst High School who has been awarded \$500.

WE LOVE OUR COMMUNITY!

We are so grateful for your continued support towards our community involvement initiatives. It is very important to us to remain an active partner in our community.

So far this year, we've raised money for Gold Star Mothers, collected Cell Phones for Soldiers, and sponsored a hole at the Hockey Mom Golf Tournament. We're happy with what we've accomplished, but we want to do more!

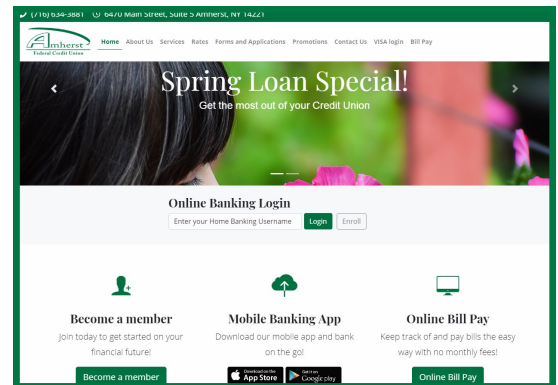
In the second half of the year, we have plans to sponsor the **Buffalo Bison's Strike Out Breast Cancer Night** as well as **Cumulus Radio's Hometown Heroes Program**. As always, we plan to fundraise for **Breast Cancer Awareness Month** in October, and even more initiatives planned.

We appreciate your generosity immensely in supporting these causes that mean so much to us!

NEW WEBSITE COMING SOON!

We will be debuting a new website coming in the 2nd half of 2018! As you probably have already noticed, we recently updated our home banking experience to be quicker, easier, and more user friendly, and our website is going to follow suit. Keep an eye out for updates in the coming months!

Here's a Sneak Peak!



SPRINT SUMMER OF HUNDREDS

It's summer lovin' for Amherst FCU members. When you switch to Sprint, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

After becoming a Sprint customer, register at LoveMyCreditUnion.org/SprintRewards to claim your reward!



AMHERST FEDERAL CREDIT UNION

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TELLER 24.....634-2025
WWW.AMHERSTCU.ORG

HOURS OF OPERATION

Monday-Friday: 9:00AM - 4:30PM
Extended Thursday hours until 6:00PM
Most Saturdays 9:00AM - 12:00PM

HOLIDAY CLOSINGS & IMPORTANT DATES

Closed: Independence Day
Wednesday, July 4

Closed: Strike Out Cancer
Saturday, July 7

Closed: Labor Day
Saturday, September 1
Monday, September 3

Closed: Columbus Day
Monday, October 8

Closed: Veterans Day
Monday, November 12

Closed: Thanksgiving
Thursday, November 22

9am - 1pm: Christmas Eve
Monday, December 24

Closed: Christmas Day
Tuesday, December 25



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.