

Ask about Free Home Banking and Bill Payment

See Inside For:

- Saturday Hours •
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First Quarter January 2006

CU TIPS



Amherst Federal Credit Union Quarterly Newsletter

January 2006

C'Mon Everybody

Have You Heard the News?

We're Now Open on Saturdays

There's no Time to Snooze!

At Amherst Federal Credit Union

Now Featuring: SATURDAY Hours



Amherst FCU
6470 Main Street, Suite 5
Amherst NY 14221-5899
Tel: 716-634-3881
Fax: 716-634-1272
For 24 hour Account Info.
Call Teller-24: 716-634-2025
On the web at:
www.amherstcu.org

Credit Union Office Hours
Mon Noon-4:30 p.m.
Tue-Fri. 10 a.m.-4:30 p.m.
Saturday 9 a.m.—noon
Extra Hours Thursday til 7:00 p.m.

Closed for banking & staff holidays,
Martin Luther King Jr. Day Mon, Jan. 16
President's Day Mon, Feb. 20
Annual Meeting Wed, Mar. 22
at 3:45 p.m.

Office closed at 3:00 p.m.

- Same transactions...
- Same services...
- On Saturdays from 9 a.m. to NOON
- See you at the Credit Union
- On Saturday mornings!



Pay yourself first with Direct Deposit or Payroll Deduction. The money's there when you need it.

Affiliated Employers

Amherst Central School District
The Bornhava School
The Buffalo Association of Insurance and Financial Advisors
Buffalo Seminary
Canisius College
Canisius High School
Child & Family Services
Christian Central Academy
Cleveland Hill School District
del monte Hair System & day spa
Densigraphix
Daemen College
Definity Health
DETA-Diocesan Elementary Teacher's Association
The Elmwood Franklin School
ELN-The Employees Leasing Network
Serving over 3,600 members

Erie 1 BOCES
The Falk School
Jual Enterprises
Kadimah Schools
The Legend Group
Mark R. Comaratta, M.D., P.C.
Niagara Catholic High School
The Nichols School
NAHP-North American Health Plans
The Park School of Buffalo
Prayer & Praise Christian Academy
Quality Quick Signs
The Snyder Dental Group
The Snyder Volunteer Fire Dept.
Suburban Oral & Maxillofacial Surgery Associates P.C.
Suntreader Travel Service

Assets: \$20 Million

Amherst Federal Credit Union

"How May We Help You?"

...For Our Car Loan SPECIAL Rates:

Ask for Ginny or Ruth

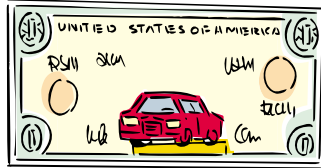
They'll tell you what our LOW rates are, especially from January 18, 2006 to February 17, 2006, during our Winter Car Loan Sale. They'll tell you the rates for new cars or used cars.

If you tell them how much money you need, they can even tell you how much your payments will be. Our application process is easy. We can take your information in person, by telephone, fax, through the mail, or even on line. First-time borrowers have a few forms to complete.

Are you buying a car from a private party instead of a dealership? Not a difference-same process.

In a hurry? That's no problem either; we specialize in same-day approval. At Amherst Federal Credit Union, we make applying for a loan quick, convenient, and friendly.

Call 634-3881; talk to Ginny or Ruth today and see why!



Now available SuperKiss at the Credit Union Member price of \$9.50 - save over \$3.00. Other Delta Services at low Credit Union prices too.



Skip
Summer
payment
schedules
available.

AFCU – Your Loan Headquarters

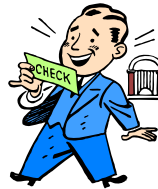
Any Time.....All the Time

You know by now that Amherst Federal Credit Union specializes in car loans, both new and used. We have home equity loans, and first mortgages.

But did you realize that we offer personal loans all year round? Maybe it's that get-away you really need, or some special once-in-a-lifetime deal that you just can't pass up, or an unexpected home expense. We have the cash for you.

Anytime you need extra money, just remember your Loan Headquarters – AFCU. Applying is quick and easy; and we can even have an answer for you within 24 hours.

Call 634-3881; ask for one of our loan ladies. They can give you all the information you need.



Our Credit Union promise to you: low rates on every loan— fast and easy applications by phone, fax, mail or internet—great service from people who know you.

Get a Credit Card Through Your Credit Union

Since the Amherst Federal Credit Union is your FULL service financial institution, having your credit card with us is a perfect fit.

Our credit card program is sponsored by VISA, and we offer both the classic VISA credit card and the Platinum VISA credit card. Both cards have a fixed rate, so you'll be able to plan accordingly. No guessing every month what the rate is.

The blue classic card has a fixed rate of 12.9% APR; the gray platinum card's rate if 8.95% APR. Both cards offer SCORE points for purchases, which you can redeem for gifts or travel miles.

If you have any questions about our AFCU VISA credit cards, or if you would like us to send you an application, call us at 634-3881.

Prize Winners

Congratulations to the 2 lucky members whose names were picked for our "Back-to-School" Enrollment drawing. Mr. Emmett Creahan was our first prize winner. Emmett, and his wife Patricia, who works at Canisius College, have been members of AFCU for many years. The second prize was awarded to Sue Beck from Kadimah School. As a relatively new member of our credit union, Sue is taking advantage of many of our services. Our thanks to everyone who entered our Back to School drawing.

The Credit Union Difference

Enclosed with all 4th quarter, 2005 share statements is an insert provided by the New York State Credit Union League. It is an informational piece directed at every one of New York State's 4 million credit union members. Please take some time to read it. We hope that you'll agree with us that being a credit union member is a privilege. Pass the literature on then, to a friend who would like to know the benefits of a credit union.



The PERFECT Gift**One Size Fits All****VISA Gift Cards**

Tired of searching for that perfect gift?

Are you looking for that little something that is sure to please anyone?

We have the answer, and the gift right in our office – it's the VISA Gift Card!

It's great to receive, and soooo easy to give.

You decide the dollar value to put on the little plastic card.

We activate it right at our office.

The recipient then presents it like cash wherever the VISA logo is accepted, at stores and service merchandisers. The dollar amount used is then debited from the card until the balance is done.

Fun to get, safe and convenient to use, and you're the *star* because you gave the PERFECT gift!

Stop by our office and buy a VISA Gift Card today!



**Amherst FCU—where
we answer the phone
live and in person
during business hours.**

It's ANNUAL MEETING Time Again

This year will mark the 59th Annual Meeting of the membership of the Amherst Federal Credit Union. Each year, in March, all our credit union members are invited to participate in the annual meeting: to receive the financial reports and standings of the credit union, and to mingle with fellow members. As usual, there will be prizes, gifts, and refreshments.

Join us on Wednesday, March 22, 2006 in the Amherst Middle School Dining Room, 55 Kings Highway in Amherst at 3:45 p.m. It will be fun and informative. Watch for you invitation in the mail next month.

**ATM Service— Now FREE at 7-Eleven**

This quarter marks one year that we have been operating our ATM services under the CO-OP network. CO-OP stresses confidentiality in that individual PINs are issued by their company and never pass through our office. It takes several days to receive a PIN copy, so we urge you to remember your 4-digit PIN number.

Effective December 1 of 2005, ATM access is surcharge FREE at all 7-Eleven stores nationwide. Use your Credit Union ATM card surcharge FREE now at all KeyBank and 7-Eleven locations. For eligible members, the first 4 uses at HSBC are also surcharge free.

If your ATM card is lost or stolen between 6:00 p.m. and 8:00 a.m., call 1-800-754-4128 to report it immediately.

**Credit Union Scholarships**

The New York State Credit Union League will be awarding \$500 and \$1,000 scholarships to college-bound students this year. Any high school seniors who will be enrolled in either a two- or four-year accredited educational institution for the first time in the fall of 2006 are eligible. You must also be a member of the credit union to apply.

Likewise, the Buffalo District Council of Credit Unions is also sponsoring a scholarship contest. A \$750 scholarship will be awarded to honor the memory of individuals who were involved in and committed to the credit union movement for many years, most notably Robert Fiorella, Christine Gross, and Irene Lentz. Both applications are available in our office, and once completed, must be returned to us no later than Friday, January 27, 2006.

Good Luck to all AFCU applicants!

**No Phishing at the Credit Union**

Please be wary of vital information being requested via e-mail from our credit union. The Amherst Federal Credit Union does NOT ask for any type of personal or financial information through e-mails from any of our members. We respect your private information and consider confidentiality an utmost priority. Be cautious: do not give any information over the computer that you did not initiate.

Dividends for the Quarter Ending December 31, 2005

IRA & Share Certificates: Rates on our Share Certificates are always competitive in the local market and subject to change without notice. Call us first when it's time to rollover any maturing certificate or to open a new certificate. Then call any other institutions which offer federally-insured savings. Chances are you'll find us with a very favorable rate. Use our Share Certificates for Roth, Regular, or Education IRA accounts, too. Current rates are: 1 year—4.20% APY, 2 year—4.25% APY with account links. Rates subject to change.

Account	Balance	Rate
Shares(Savings)	\$5.00-\$249.99	1.00% APY
Shares(Savings)	\$250.00-\$2499.00	1.26% APY
Shares(Savings)	\$2500.00 & Up	1.51% APY
Share Draft (Checking)	No Minimum	0.50% APY
IRA Contributory	1.51% APY

Our members earned over \$300,000 in dividends last year.

Amherst FCU—where we answer the phone live and in person during business hours.

Start the New Year with Amherst Federal Credit Union and some FREE Gifts!

Make your resolution this year to make your banking easier. And nothing could be more convenient, or more personalized than the full financial services that our credit union offers you.



We have:

- ❖ Free checking accounts
- ❖ Electronic processing for deposits and withdrawals
- ❖ Internet banking
- ❖ VISA Check Card and credit cards
- ❖ Free ATM usage
- ❖ Loans, CDs, IRAs,

All with friendly, reliable service

Give the Amherst Federal Credit Union a try.

Open a FREE checking account.

Bring a co-worker or family member in to become a credit union customer.

We'll give you a special gift, and We'll enter your name in our "Happy New Year" drawing to win a great prize.

Making your financial life easier—a great way to start the New Year—it's our resolution for you.

See the January enrollment brochure coming to your work place for more details.

Our doors are open every Thursday evening until 7:00 PM - same courteous staff, same personalized assistance, same convenient services — only 2 1/2 hours longer than every other weekday. Don't race the clock to get here. Come and see us any Thursday; we're here for YOU until 7 PM!

January

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8						14
15	16					21
22						28
29						
						31

Sun Mon Tue Wed Thur Fri Sat

February

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5						11
12						18
19	20					25
26						
			28			

Sun Mon Tue Wed Thur Fri Sat

March

			1			4
5						11
12						18
19			22			25
26						
						31

Sun Mon Tue Wed Thur Fri Sat

CU Tip\$

(Cindy Tichenor, Editor)
 is a quarterly report from the Amherst Federal Credit Union
 6470 Main Street, Suite 5
 Amherst, NY 14221-5899
 On the web at: amherstcu.org