

# Ask about Free Home Banking and Bill Payment

## See Inside For:

- Our Next Manager •
- Loans, Loans, Loans •
- Holiday Food Drive •

Fourth Quarter October 2005

# CU TIPS \$



Amherst Federal Credit Union Quarterly Newsletter

October 2005

### SAME PLACE - NEW FACE(S)

At its monthly meeting this past July, our Board of Directors established an Executive Assistant Manager position for our Credit Union. Mrs. Keri Walczyk is filling this role until she becomes the manager of Amherst Federal Credit Union later this year. With over 9 years of Credit Union experience, Mrs. Walczyk began as a front-line teller and moved her way up to management positions.

She makes her home in West Seneca with her husband Fran and their two sons. Keri's hobby currently is maintaining the #1 supporting position for her boys' sporting activities.

The next time you're in our office, take a minute to introduce yourself and welcome Keri Walczyk to the Amherst Federal Credit Union!

Please also say "hello!" to Stephanie Ribbeck when you come in or call our Credit Union. Working part-time for the summer, Ms. Ribbeck now joins us full time as a member service representative. With working experience in retail customer service, she's ready to help you on the phone or at the counter.

Stephanie is now settled in Lockport, where she was brought up. Coming from a large family of all sisters, she thoroughly enjoys spending time with her two young sons. We're glad to have Stephanie spending her work day with us!

### JUAL ENTERPRISES IS ADDED

We are pleased to announce the addition of another sponsor to our list of affiliated employers. JUAL Enterprises, which is a full service interstate moving and storage



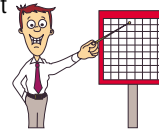
company based in Amherst, has joined our ranks. The employees of JUAL are now eligible for membership in the Amherst Federal Credit Union.

If you know of a company, business, or group association that is interested in the benefits of a Credit Union, call Debbie Gutowski at our office at 634-3881. She'll be happy to tell you why AFCU is one of the best!

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

**A SPECIAL CD RATE**  
Our Credit Union is having a great offer for a limited time on a savings certificate. We encourage you to take some time to read the enclosed flyer to find out about this certificate of deposit.

Saving money at your Credit Union – the convenient, personal way at Amherst Federal.



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](http://www.amherstcu.org)

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

*Closed for banking & staff holidays.*  
Columbus Day ..... Mon, Oct. 10  
Veterans' Day ..... Fri, Nov. 11  
Thanksgiving .... Thur, Fri, Nov. 24 & 25  
Christmas Holiday ..... Mon, Dec. 26  
Closed at 1 P.M. .... Fri, Dec. 30  
New Year Holiday ..... Mon, Jan. 2



## 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*

## SAVING MONEY FOR THE REST OF '05

### CAR LOAN SALE – OCT. 19 THRU NOV 18

*What a year to buy a car!*

This is your last chance this year to take advantage of any special dealer or manufacturer pricing. The '05s have to go and the '06s are fresh in stock. Special sales are out there. Discounts are everywhere. Don't let this opportunity pass you by. You could be driving a FUEL EFFICIENT brand new car with a very low sale price and with a great deal on a car loan from your Credit Union. Call us to get your special **low** fall loan rate today—even as low as 3.75% APR.

This is it for 2005 - the last reduced car loan rates of the year. Stop by our office to fill out an application today. Call Ginny or Ruth at 634-3881 for more information.

**MOTOR  
MADNESS**

**NO-DICKER  
stickerprice**

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.



### VISA PLATINUM – 4.95% APR!

Wouldn't you like to be a Platinum member? Now's your chance – at an even lower rate than usual! From now until the end of November, 2005, we're offering a 4.95% APR fixed rate for any balance you transfer to our VISA Platinum credit card.

- A balance from another credit card.
- A balance from an outstanding loan.
- A balance from another lender.



#### **4.95% APR until the transferred balance is paid in full!**

- ❖ NO application costs.
- ❖ NO annual fees.
- ❖ NO transfer charges.

Just a VISA Platinum credit card\* with a rate of 4.95% on a transferred balance. Don't wait for the end of November – become a Platinum member now.

\* A minimum credit limit of \$10,000 applies to the AFCU VISA Platinum card.

### HAPPY HOLIDAY SAVINGS TO YOU!

With only two months left until the Holiday Season, many of us are scheduling parties, writing lists, and making our plans. When you get to the task of setting a budget, your Credit Union is ready to help. Perfect for this time of the year, we have our Holiday Loan Special to help you with Holiday expenses or just the extra costs for a cozy winter. Borrow as little as \$3,000 or as much as \$10,000. Our 1-, 2-, and 3-year rates are as low as low can go.

So, go ahead... plan that Holiday Open House, book a winter vacation, whatever you need, Ginny or Ruth can help you with your loan application. Our special rates are in effect from November 14, 2005 to January 6, 2006. Watch for a reminder coming to you in the mail soon. Then call us at 634-3881.

HAPPY HOLIDAYS!

### HOME EQUITY EXTENDED

Do you have repairs that you put off all summer? Are you buying that swimming pool now so you're ready for the heat next July? Why not use the equity in your home for the money you need? It's worked like a dream for lots of other people.

Do it now. Our home equity loan is at 6.25% APR. No fees, no closing costs, but it's only good until October 31, 2005. That's a whole lot of treat with no tricks! Call Ginny or Ruth at 634-3881 today.



**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.**

**YES...THE CREDIT UNION IS FOR YOU!**

The Amherst Federal Credit Union offers a full range of financial services from savings accounts to Home Equity loans to on-line banking, with everything in-between. Any past or present employee of any of our affiliated sponsors listed on the front page is eligible for our services as an employee benefit. Furthermore, any immediate family member or household member of an employee may apply for our services. Membership in the Credit Union is quick and easy.

Our "Back to School" enrollment brochure is available at your work place and at our Main Street office. It's filled with prizes and gifts for becoming a member of the Amherst Federal Credit Union, and giving some of our many services a try. The \$1 lifetime membership fee is well worth the convenient, personalized service that you and your family will receive every time you need a transaction.

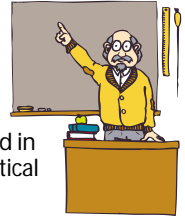
Call us at 634-3881 or come and see us at 6740 Main Street in Williamsville to find out why the Credit Union is for YOU! (Enrollment brochure special offers expire Oct 31, 2005)

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

**ATTENTION: HIGH SCHOOL TEACHERS****Financial Management Lessons at Your Credit Union**

The National Endowment for Financial Education has developed a High School Financial Planning Program to introduce fundamental financial concepts to young adults. This "hands-on" program is offered in partnership with the Credit Union National Association to help young people to acquire important, practical personal finance knowledge. The informal kit includes everything you need to teach essential money management skills quickly and easily, and is available as a public service at NO cost. For more information about these highly effective lessons, and to receive your complimentary copy, contact Debbie at our office at 634-3881.

We at Amherst Federal Credit Union are proud of our role in supporting the young people of Western New York.

**MONEY FOR THE HOLIDAYS**

Any Credit Union member with a current Holiday Club account will be receiving their money in time for the Holidays. Checks will be mailed the first week in November for the balance of all club accounts. These accounts will remain open and designated payroll deductions will continue. Any one who would prefer not to receive a check, please contact us by October 31 at 634-3881 to make other arrangements.

If this information does not apply to you, and you're wishing that it did, then why not start a Holiday Club account? All Credit Union members are eligible for a club account at anytime. Call us for an application.

(A \$5 fee is assessed for all early withdrawals)

**CREDIT UNION FOOD DRIVE**

The 3<sup>rd</sup> annual Food Drive is being conducted by the Buffalo District of the New York State Credit Union League. AFCU will also be participating as part of our commitment to community service. The Food Drive will benefit the food pantry of The Network of Religious Communities located on Delaware Avenue in Buffalo.

They have been serving the community since 1972; last year they served over 11,000 people. The figures are growing for this year. Please consider donating a non-perishable food item at our Main Street office. We will be accepting donations until Friday, November 4. Thank you for your generosity.



## Dividends for the Quarter Ending September 30, 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–3.50% APY, 2 year–3.85% 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.*

### CONTACT US

Anytime you need to speak to anyone at our Credit Union in person, call us during our regular business hours. We answer our own telephones. At any other time of the day, you can leave a message on our answering machine. We retrieve these messages in the morning. For a transfer or to check your account balances, all members can access our 24-hour voice response system. Call the Teller-24 line at 634-2025, using your 8 digit account number and personal access code.

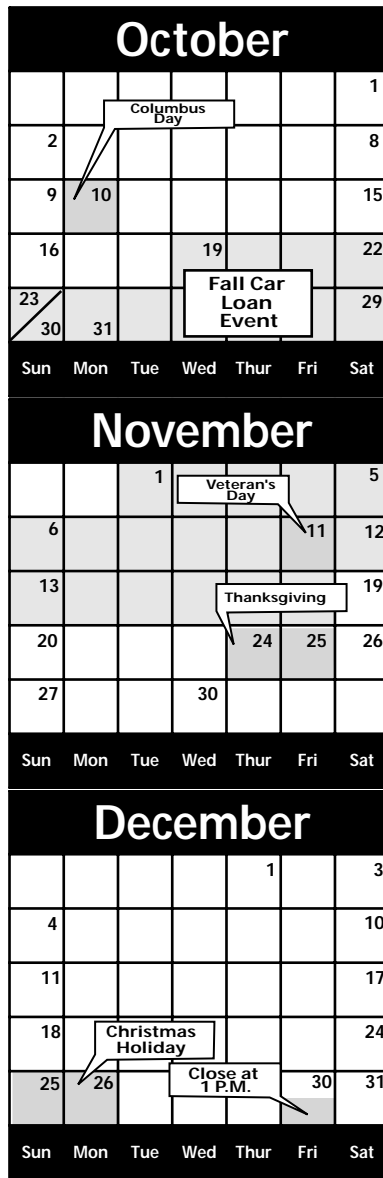
If you prefer on-line contact, you can connect with us by going to our website, [amherstcu.org](http://amherstcu.org), and clicking on the last link "contact." Simply follow the form that is provided there to reach us. These messages are also retrieved daily.

We also have e-mail at [amhcrun@buffnet.net](mailto:amhcrun@buffnet.net) if you prefer this form of communication. Of course, you can always come see us in person at 6470 Main Street if you're in the neighborhood. For more personalized service when you are picking up a loan, please call Ginny or Ruth in advance for an appointment. Thank you for your cooperation.

*A Happy and Healthy Holiday Season to all of our members and their loved ones from all of us at the Amherst Federal Credit Union!*



**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!**



### 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](http://amherstcu.org)