

Ask about Home Banking and Bill Payment

Second Quarter April 2005

See Inside For:

- Home Equity Loan Sale •
- New ATM Network •
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CU TIPS \$



Amherst Federal Credit Union Quarterly Newsletter

April 2005

Bring On Spring! We're READY

Here at AFCU, we'll help you wrap up winter and splash into summer. Is it a new car you need? We're ready with special loan rates. Could your house use some sprucing up? We're ready with our Spring Home Equity sale. Do you want to reduce some debt? We're ready with our 8.95% VISA credit card.



Or maybe, it's just time for you to become a part of our Credit Union. We're always ready with our convenient personalized service, and for a limited time, a gift for new members.

Read on for news of all the events happening at Amherst Federal Credit Union. Then, come in and see us. We're READY!

Spring time special at *del montes*

Visit either of their locations...tell them your Credit Union sent you...and receive a 15% discount on any new service (offer not valid with any other special offers or discounts; expires July 30, 2005)

Current location
501 Colvin Boulevard
Buffalo NY 14216
Tel: 875-6900

Second location (opening this Spring)
9475 Clarence Center Road
Clarence Center, NY 14032
Tel: 741-6151

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

• For more information about
• becoming a Credit Union
• sponsor, please contact Debbie
• Gutowski, Business Development
• (634-3881)

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.
Extra Hours Thursday til 7:00 p.m.

Closed for banking & staff holidays
Memorial Day Mon., May 30
Independence Day Mon., July 4

We've In"hair"ited a New Sponsor

Please welcome our newest sponsor — *del monte Hair System & day spa*.

We are pleased to welcome everyone at *del monte* to our Credit Union family. They offer the same type of personalized service that you have come to expect from your Credit Union.

In Memoriam

Our friend and co-worker, Jackie Larson passed away on December 19, 2004. Beginning her Amherst Federal Credit Union career in 1959, Mrs. Larson cheerfully served our members for over half of her life. Full-time, part-time, any-time, Jackie was our "first lady" up at the counter, ready to help whomever came in.

She is survived by two sons, six grandchildren, and three great-grandchildren. A Memorial Service was celebrated in January with a church full of family members and friends. Jackie will be sorely missed.

Same Day Loans

It sure isn't "same ol' same ol'" at the Credit Union, but when it comes to loans, it can be "same day, same day." We are proud of the quick turn-around time for our loans. But, did you know that we can also approve your loan the very same day? We understand that it may be necessary at times to get your money immediately. So we do our best to meet your schedule. When you're applying for your loan with us; let us know if you need your money ASAP, and we'll give you our personalized, friendly same day, same day service, too.



Now available SuperKiss at the Credit Union Member price of \$8.00 - save over \$3.00. Other Delta Services at low Credit Union prices too.



Spring Car Loan

When it comes to buying a car, the choices are endless. Where to get that new car financed has numerous possibilities too. AFCU makes your decision easy. Get your car loan right here – with us. During our car loan sale from April 20, 2005 to May 20, 2005, you're going to get our **lowest** loan rates this spring for purchasing a car.

We make the application process quick and easy, and we can even get your money to you on the same day! Our loan officers are professional, yet friendly. They'll work with you and for you to give you the best service possible.

Read through our Spring Enrollment brochure for the details on this car loan special; then call Ginny or Ruth at 634-3881 to get our best rates!



Protect Your Car – Cover Your VIN

Thieves are driving away with your car, using the key!

This latest scam sends a thief to copy the VIN (Vehicle Identification Number) from the dash or registration sticker on your windshield. The predator then goes to the correlating car dealership and requests a duplicate key, based on the VIN. The car dealer's parts department will cut a new key on the spot. The thief gets the key, and shortly after, your vehicle.

Don't let this happen to you. By law, you cannot remove the VIN, but you can cover it. So, cover that VIN, and drive safely.

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.



It's That Home Equity Time of the Year

The roof, the furnace, an addition, the windows. What home owner doesn't have some project going on? And springtime is the perfect time to get it done. Let your Credit Union add in some extra incentive:

Reduced rates on our Home Equity loans. From now until the end of May, you can use the equity in your house to borrow money at a fixed rate of only 6.25% APR. That's a fixed rate for the life of the loan, NO closing costs and, for qualified loans, a vacation too.

Whatever projects you have around the house; whatever you need extra money for, with a rate this low, you can't afford NOT to get in on this deal. Call Ginny or Ruth at our office to get your paper work going and ask about a free vacation with a minimum \$15,000, five-year loan! You save money on your loan, you get your project done, and you get a weekend away—how can you beat that? Offer good through May 31, 2005.

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
- Erie 1 BOCES
- The Falk School
- 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

Serving over 3,600 members

Assets: \$20 Million

Bill Pay Upgrade Given an A-OK

Thank you, Bill Pay Members, for your patience and cooperation during the recent transition of our online Bill Payment system. It is now up and running in a new format, and we hope that no one has encountered any difficulties in using Bill Pay. Please do not hesitate to call us if you have any questions or if you need assistance with Bill Pay.

To any Credit Union member who would like to pay bills on line through your checking account, please call our office at 634-3881 for easy accessibility to our Bill Payment service.

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

New ATM Cards

The ATM network that we have been using for many years has been changed. Our old days of CU-24 are gone; we are now dealing with the Co-Op network. All green ATM cards that are in your possession can be destroyed. Any member of AFCU who has ATM service with us should be using the new blue CO-Op card.

Your ATM usage is not affected by this change. All Credit Union members are eligible for four free trips to an ATM per month if any one of the following services are also utilized with our Credit Union:

- ❖ direct deposit (of net pay, pension, or retirement)
- ❖ a current loan
- ❖ a VISA credit card (Classic or Platinum)
- ❖ \$1,000 daily minimum balance

Any ATM transactions, using your PIN, beyond four per month, are charged a \$1.00 fee. Members who do not have free ATM service are also charged a \$1.00 fee per use.

Where Can You Use Your New ATM Card?

You can use your new ATM card at any ATM that you've used before. Our own ATM is located in the Bijou Café at the Uniland Office Complex located at 300 Corporate Parkway off of Maple Road in Amherst. There is no surcharge at Key bank locations, and we cover the surcharge fee for the first four uses of an HSBC ATM for qualified members. Deposits are accepted at the service counter in TOPS markets and using the ATMs at Wegmans stores. We hope that this change has been a smooth one for everyone, and we thank you for your cooperation with yet another transition.

Highlights of the Annual Meeting

President Pat Ulrich welcomed over 150 members to our 58th Annual Meeting on March 16, 2005. A review of the Annual Report listed year-end assets at over \$20 million, with over \$300,000 in dividends being paid to members in 2004. Everyone on the current Board of Directors was voted in for another year: John Burgholzer, Raymond Clough, Jean Delamere, Peter Demmin, Christine Eklund, Gary Lew, Gerald Ozimek, Geroge Stiegler, Richard Tolsma, Patricia Ulrich, and Lindsay Wolfe.

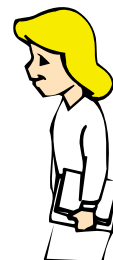
Top prize winners at the meeting include Elaine Hansen from the Cleveland Hill Schools, who won the \$250 Shopping Spree and Sherry Elston from the Amherst Central Schools who went away \$100 richer. Any member who would like a copy of the annual report, please call our office at 634-3881



Good Luck, Kim

Join us in wishing Kimberly Davis best wishes as she pursues a career in nursing. Serving our Credit Union for six years, Kim has been our Operations Manager for the past two years. Although, she's off to school beginning April 18, Kim will stay on with us for awhile on a part-time basis to teach the rest of us all of her credit union tricks.

Thank you Kim, for a great job, and GOOD LUCK!



Dividends for the Quarter Ending March 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—2.85% APY, 2 year—3.35% 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	2.02% APY

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



Credit Union Day at the Bisons

Mark your calendars now for Friday, July 29, 2005 to visit Dunn Tire Park in downtown Buffalo. The Buffalo Bisons will be hosting Credit Union day with special prices and sure-to-please festivities. Not only will ticket prices be \$2.00 lower than the general admission, but \$1.00 from every ticket sold will be donated directly to Carly's Club for children's cancer research. Tickets will be sold at our office for \$8.50. Set aside July 29, and watch for more details in our next issue of *CU Tip\$*.

AFCU Cares for Kids

Check out "Jesse," and help us support local children's charities the next time you're in the office. Over one foot in height, Jesse is a soft, plush giraffe serving as the 2005 "Credit Unions Care for Kids" campaign mascot, and he's yours for only \$5.00.

Each year, credit unions across New York State raise funds for children's charities. The money your Credit Union collects stays right here in Buffalo for Carly's Club. Please consider being a supporter for our own children. Buy a "Jesse" giraffe for \$5.00, and he'll stick his neck out for you!



Pardon Our Remodeling We're Retooling!

Over the next few weeks, some of your Credit Union staff will be realigning their job duties. As our member services increase and continue to restructure, it is necessary for the office personnel to adjust as well.

We don't expect any disruption in our day-to-day, convenient, personalized service for you, the members, but we do appreciate your patience as we learn new tasks to continue "business as usual."



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!

April						
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3						9
1						16
17			20			23
24		Spring Car Loan Sale				30
Sun	Mon	Tue	Wed	Thur	Fri	Sat
May						
1						7
8		Spring Car Loan Sale				14
15					20	21
22						28
29						
	30	31				
Sun	Mon	Tue	Wed	Thur	Fri	Sat
June						
			1			4
5						11
12						18
19						25
26			30			
Sun	Mon	Tue	Wed	Thur	Fri	Sat

CU Tip\$

(Cindy Tichenor, Editor)
 is a quarterly report from the Amherst Federal Credit Union
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