



Spring Specials...



New Members: Join the credit union by opening a new share account and have your entire pay check directly deposited into the account and you will be entered to win a \$200 Home Depot Gift Card.

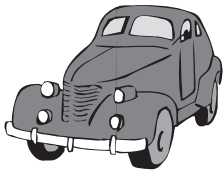
OR

Current Members With Payroll Deduction: Switch your payroll deduction to a full pay direct deposit and you will be entered to win a \$100 Home Depot Gift Card.

OR

Current Members Who Have it All: Refer a new member - have a family member or a co-worker open a new share account and you will be entered to win a \$100 Home Depot Gift Card.

Hurry in - offer is valid for a limited time!



Shopping For a New Vehicle?



If you are thinking about purchasing a new or used car, you will find that there are several financing options. You may be offered 0% financing, low rate loans, or attractive cash-back rebates through the dealer. While it is nice to have choices, sometimes it can be very confusing and expensive. Be careful, read the fine print. Sometimes that 0% financing may have hidden costs, such as large down payments or bigger repayment penalties. If you choose the dealer's rebate plan, you forego the low interest rate loan with the dealer. However, you may take the rebate and then finance through the credit union. Before making your final decision about financing, ask questions, make sure the creditor explains to you exactly what the final cost will be and what your actual monthly payments will be. Your best bet may be to go with the most reliable source - your credit union. Stop by the credit union office for literature or speak to one of our loan specialists for more details.

Hours of Operation:

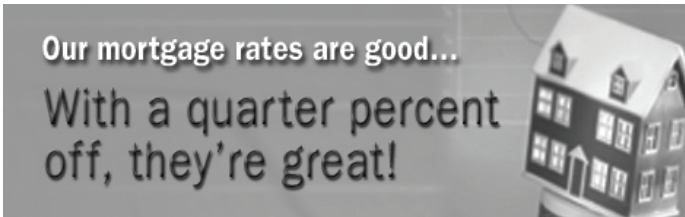
Mon. – Fri... 9:00 am – 4:30 pm
Extended hours Thursday evenings
Until 6:00 pm
Most Saturdays 9:00 am – 12:00 pm

Contact Information:

Tel:.....634-3881
Fax:.....634-1272
Teller 24:.....634-2025
Web:.....amherstcu.org

Holiday Closings:

Memorial Day.....Saturday, May 24, 2008
.....Monday, May 26, 2008
Independence Day.....Friday, July 4, 2008
.....Saturday, July 5, 2008



Visa Single-Currency and Multi-Currency International Transaction Fees

Currently, when a cardholder makes a purchase in a foreign country, if the merchant only accepts their own form of currency, then Visa assesses a 1% currency conversion fee. This is referred to as a Multi-Currency transaction. If a cardholder makes a purchase in a foreign country where the merchants' acquirer also accepts US dollars, no fee is assessed. This is referred to as a Single-Currency transaction.

Effective April 4, 2008, the 1% Multi-Currency fee remains unchanged but Visa is implementing a new 0.8% fee for Single-Currency transactions.

Our Mortgage Rates Are Good... With A Quarter Percent Off, They're Great!

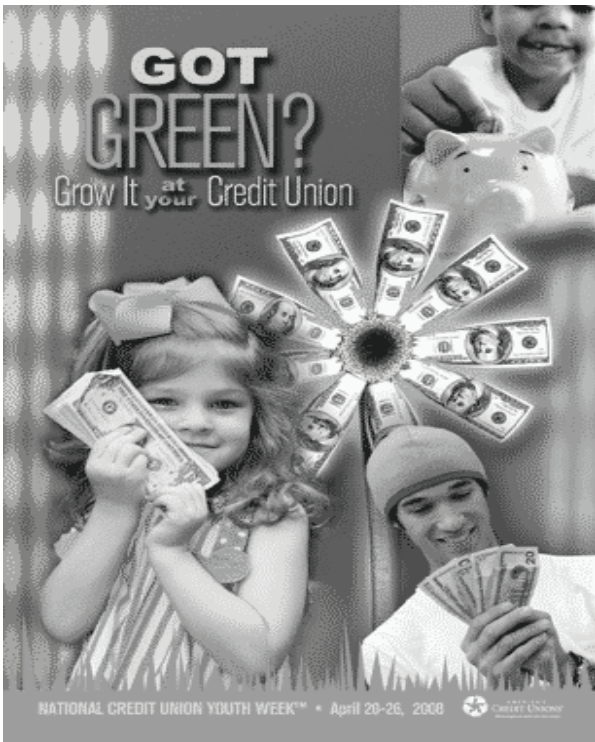
Save big with an extra reduction on your interest rate! Apply now through July 31, 2008 for Amherst FCU's low-rate, hassle free mortgage and receive a quarter percent off the interest rate for the life of the loan.

We don't want you to miss out on this. If you're unable to submit an application by the July 31, 2008 promotion deadline, just fill out a registration form and submit it by July 31, 2008. We'll extend the quarter percent discount for your new loan application through December 31, 2008.

As your credit union, we go the extra mile to offer our members mortgages with more choices, more flexibility and exceptional service. We provide numerous options, with many benefits, designed to meet each member's unique needs.

To find out more, please contact Ginny or Ruth.

National Credit Union Youth Week
April 20-26, 2008



"Got Green? Grow It at Your Credit Union" is the theme for National Credit Union Youth Week. Amherst FCU encourages youths to build good savings habits.

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the credit union. Remember, Amherst FCU membership is open to all your family members

Share. Show them how you budget income and expenses.

Coach. Remind your children to ask for help when they need it and turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Amherst FCU a natural partner in pursuing financial security.

New accounts opened for those under 18 years of age will receive a pair of Regal movie tickets.