



Amherst
Federal Credit Union

CU TIPS

Holiday Closings

Martin Luther King Jr. Day....Monday, Jan. 15, 2007
Presidents' Day.....Monday, Feb. 19, 2007

Contact Information

Tel:.....716-634-3881
Fax.....716-634-1272
Teller 24.....716-634-2025
Web.....amherstcu.org

It's Our Diamond Anniversary!

You are cordially invited to attend
Amherst Federal Credit Union's
60th Anniversary Party/Annual Meeting!

Wednesday, March 14, 2007

Daemen College
Wick Social Center
4380 Main Street
Amherst, NY 14226

5:00 pm

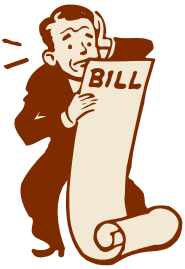
(Credit Union office will close at 4:00 pm)

Refreshments will be served before the meeting
Drawings for gift baskets and cash prizes after the meeting
Bring your ATM Card, Visa Check Card, or Visa Credit Card
for a chance to win additional cash.

Grand Prize: \$300.00 Visa Gift Card

Meeting Agenda

- Reading of the Minutes from the 2006 Annual Meeting
- Annual Reports from the Officers & Committees
- Election of Directors



Are you paying too much on high interest rate credit cards with other lenders?

Transfer those balances to an Amherst FCU Visa Platinum Credit Card. Take advantage of our special limited time rate of 6.95%. This is a fixed rate until the balance of the transfer is paid in full. You can also use the card for purchases at a rate of 8.95%. If you do not already have a Visa Platinum card with us, apply for one today. Certain terms and conditions apply. Offer valid through 2/28/07.



Two Great Scholarship Opportunities!!



The Buffalo Chapter & the NYS Credit Union League encourage all high School seniors to participate in their scholarship contests. Simply fill out two applications & you will have a chance to win one of several scholarships in a variety of amounts. Applicants must also be a member of the credit union & about to attend a two or four year accredited college. Applications are available at the credit union office. If you are not currently a member, contact us to find out how to become one.



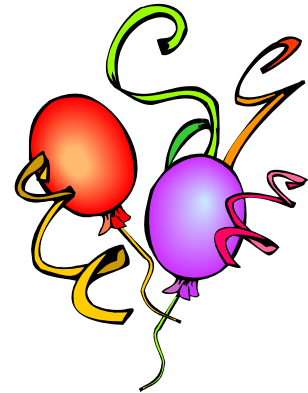
Save big with an extra reduction on your interest rate! Apply during the months of April, May or June 2007 for Amherst FCU's low-rate hassle free mortgage and receive a quarter percent off the interest rate for the life of the loan. Not ready to buy or refinance? Register for this promotion and you can receive the same quarter percent off your mortgage application closed by December 31, 2007.

As your credit union, we go the extra mile to offer our members mortgages with more choices, more flexibility & exceptional service. We provide many options, with many benefits, designed to meet each member's unique needs. To find out more, please contact Ginny or Ruth..



Great News - New Office Hours!!!!!!

It's now even more convenient to do your banking with Amherst FCU. We are now open everyday at 9:00 am!
Monday - Friday: 9:00 am - 4:30 pm
Most Saturdays: 9:00 am - 12:00 pm (limited services)
Extended Hours on Thursday Evenings until 6:00 pm



Congratulations!

Our "Fall Enrollment Promotion" was a big success. We have many new members taking advantage of our wide range of services. James Siegel & Bonnie Majda were especially impressed with this promotion. They were our winners of our two drawings. Bonnie, from Amherst Middle School, won \$250.00 for enrolling for direct deposit & James, from BOCES, won \$250.00 for becoming a new member.

It's Tax Time!

Don't forget, you can have your tax return directly deposited into your savings or checking account at the credit union. It's easy and you will receive your return faster. Contact us and we can assist you on what information you will need when preparing your tax return.