

Fall Auto Loan Sale!!!

1% off New & Used Auto Loan Rates !!

October 1, 2009 – October 31, 2009

New Auto Loans as low as 4.00% - Terms up to 6 years

Used Auto Loans as low as 4.50% - Terms up to 5 years

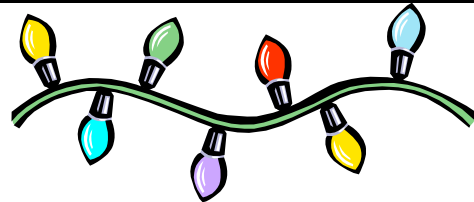
100% Financing

Receive Delta Sonic Deluxe Car Washes (Book of 3)

With a minimum 3 year loan.

We can match or beat most competitors!

Certain terms & conditions apply.



REMINDER

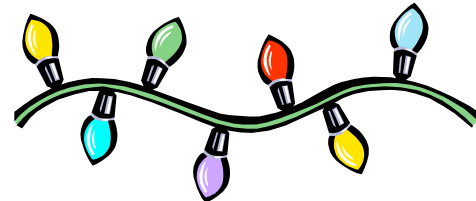
International Credit Union Day

October 15, 2009

More than 177 million people worldwide belong to a credit union just like yours. Because when you go to the credit union you're not just a customer-you're a member. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings. Knowing this, who wouldn't choose a credit union?

Join us in celebrating International Credit Union Day. We will have a special drawing for a \$50 Visa Gift Card. All members that come into the credit union office to perform transactions will be entered into the drawing.

On November 2, 2009, the funds in your Holiday Club Account will be transferred into your share(savings) account. You may then transfer the funds into your checking account, stop in the office for a withdrawal or contact us to mail you a check. Checks will **NOT** be automatically sent unless you have requested it ahead of time.



Ready for the Holidays? Amherst FCU is the place to get Holiday Help!

Money may be tight, but you still want your family to have a great holiday season. Make sure that you have enough to spend! Apply for a low interest Holiday Loan at Amherst FCU. We can help with your holiday expenses. We will be taking 1% off all of our personal loan rates from November 1st thru December 31st. Rates as low as 7.00% with terms up to 60 months. Certain terms and conditions apply. Call the credit union 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:

Columbus Day.....Saturday, 10/10/09
Monday, 10/12/09
Veterans Day.....Wednesday, 11/11/09
Thanksgiving.....Thursday, 11/26/09

Christmas Eve.....Thursday, 12/24/09 closing at 1:00pm
Christmas Day.....Friday, 12/25/09
Saturday, 12/26/09
New Years Eve.....Thursday, 12/31/09 closing at 1:00pm
New Years Day.....Friday, 1/1/2010
Saturday, 1/2/2010

**Cleveland Hill School District
Parents and Students....**

Don't forget...your Board of Education has made it possible for all students and their family members to join Amherst FCU.

We have many products and services to fit your needs. Check out our website at www.amherstcu.org to see everything that we can offer you. A free gift is waiting for all Cleveland Hill students who open an account with us! Stop in or give us a call for more details.



**Coming Soon.....Visa Platinum
Balance Transfer Special!**

Not looking forward to those post-holiday high balances and outrageous interest rates on your credit cards?

Transfer those balances to your Amherst FCU Visa Platinum card at a low, limited time, rate. The rate will be fixed until the balance of the transfer amount is paid in full. Offer valid 1/1/10 thru 2/28/10. Watch for more details.



Realize Your Goals With a College Education!

The credit union mission is rooted in helping people realize their goals. For many, one of those goals is obtaining a college education. Amherst FCU is presenting college bound high school seniors the opportunity to compete statewide for multiple scholarships in the amounts of \$1,000 and \$500. Applicants must be credit union members; attending college for the first time; and will be enrolled in a two- or four-year college. Applications may be picked up and submitted at the credit union office. Winners will be notified in early April. **GOOD LUCK!**



Get Paid For Switching To E-Statements!!!!

E-statements save paper, printer ink, and a whole lot of trees. They can also give you an extra \$10 in your account. You can't find an easier way to help save our environment and earn extra cash? Switch to e-statements by simply filling out this enrollment form, tear it off and return it to the credit union.

I understand that I will receive e-statements rather than receiving paper statements.

Print Name: _____ Signature: _____
Account #: _____ Date: _____

If you have multiple accounts, please indicate here: _____