

# CUTIPS



**Amherst**  
Federal Credit Union



## 1/2% off New & Used Auto Loan Rates !!

October 1, 2007 – November 30, 2007

New Auto Loans as low as 6.00% - Terms up to 6 years

Used Auto Loans as low as 6.50% - Terms up to 5 years

100% Financing

Receive a \$25.00 Gas Card with a

Min. \$10,000.00 – 3 yr. Loan

We can match or beat most competitors!

Certain terms & conditions apply.



It pays to use your credit union. Credit union members save money with better rates on loans and savings, and fewer fees. Over 12 months, U.S. credit union members saved more than \$8 billion – an average of \$180 for every member household. And that's just the average – the more you use us, the more you'll save.

Take full advantage of your credit union membership. Combine your savings with our convenient services and you'll see why "Together We're Better".

Join us in celebrating International Credit Union Week **10/15/07-10/19/07**. We will have a drawing for a special prize every day during that week. All members that come into the credit union office to perform transactions will be entered into that day's drawing (winners will be notified the following morning). Also, we will be serving coffee and donuts on International Credit Union Day (Thurs., Oct. 18<sup>th</sup>) 9:00am – 1:00am.

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.....Monday, Oct. 8, 2007  
Veterans Day.....Monday, Nov. 12, 2007  
Thanksgiving.....Thursday, Nov. 22, 2007  
Christmas Eve.....Monday, Dec. 24, 2007 closing at 1:00pm  
Christmas Day.....Tuesday, Dec. 25, 2007  
New Years Eve.....Monday, Dec. 31, 2007 closing at 1:00pm  
New Years Day.....Tuesday, Jan. 1, 2008



# Coming Soon.....



## Holiday Club Transfers

You have been saving all year by making deposits into your Holiday Club Account in order to be prepared for the upcoming holiday season. Well, it's that time of year again. On November 1, 2007, 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.

## Holiday Loan Special

Have you made your list? Have you checked it twice? Wouldn't some help be nice? A low interest Holiday Loan from Amherst FCU is the answer. November 1<sup>st</sup> through December 31<sup>st</sup> we will be reducing our unsecured loan rates by 1%. Rates as low as 8.00% and terms up to 60 months. Certain terms and conditions apply. Call Ginny or Ruth for more details.



## Holiday Hangover?

After the gifts are all unwrapped and all the decorations have come down, that's when the bills start coming in. Let Amherst FCU help cure the Holiday Hangover. Take advantage of our Visa Balance Transfer Special beginning January 1, 2008. Transfer the balance from your other high interest credit cards to your credit union Visa at a low limited time rate. This will be a fixed rate until the balance of the transfer amount is paid in full. Rates to be announced in December. Watch for our mailings containing more details.

