

COMMON CENTS

SUMMER EDITION 2023 ATTLEBOROFCU.ORG



AMEFCU ACCOUNT MANAGER & AMEFCU CARD MANAGER

AMEFCU Account Manager is our new Mobile Banking platform that allows you to do everything you can do on our website's Online Banking.

AMEFCU Card Manager allows you to control, monitor and safeguard your AMEFCU Visa® Debit Card & Platinum Credit Cards right from your mobile device or tablet!

Use the QR codes below to get started!



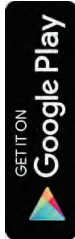
DOWNLOAD OUR APPS FROM THE GOOGLE PLAY STORE AND THE APPLE APP STORE TODAY!



AMEFCU ACCOUNT MANAGER



AMEFCU CARD MANAGER



PEOPLE HELPING PEOPLE

We work hard to create an environment that is not only a safe and secure place to fulfill your day to day banking needs, but also to assist you through the financial curves that life throws all of us.

Our goal is to work with you to allow you to make the most informed financial choices based on your individual needs.

We appreciate the trust you've always placed in us, and take great pride in offering you the finest individualized service in return.

The greatest way you may show your appreciation for what we do, is to help us grow! You, our Members, are our greatest advocates! Just as you would share your experience of a great restaurant or movie, we ask you to share the great experiences you've had with AMEFCU!

Please share us with your family, friends and co-workers, and allow them to partake in all the great products and services Attleboro Municipal Employees Federal Credit Union has to offer.

If you are proud to be a Member



SHOUT IT!!!

Tell your family & co-workers about us!



HOW TO USE A QR CODE

1. On phone/tablet, open the built-in camera app or QR reader app to capture the QR code.
1. Follow instructions to finish download and sign in using your Online Banking or Credit Card username and password.



Summer Is Here...It's Time For Those Outdoor Projects

With the cost of living rising at a faster rate than most people's rates of pay, more and more of us are spending the better part of our time at home. If anything good could have come from a pandemic, one thing was giving us a greater appreciation for our domicile's creature comforts. We've learned as a society that our home is truly our castle.

Many used stimulus money as well as the equity in their homes to make their surroundings a more pleasant place to be. With that being said, we no longer have stimulus checks coming in for these projects, but you can still use the equity in your home.

Have you been thinking of creating your dream outdoor space? 'Tis the season! The weather is warming and the sun is shining, it could not be a more perfect time to create the outdoor oasis you've always wanted. Let the equity in your home help create that perfect space.

Attleboro Municipal Employees Federal Credit Union offers some of the best Home Equity Loan rates available for you to work on your projects, and add value to your home at the same time!

Don't forget that it may even be possible to write off the interest you pay on your Home Equity Loan on your yearly taxes. Consult with your tax professional for more information.

Simply stop in or apply right online at AttleboroFCU.org.

The world is full of magic things, patiently waiting for our senses to grow sharper

- William Butler Yeats

Financial Word Search

F E I M O N E C H E C K C R U
 B Q V W O H G V Z Y U R Z N B
 C U T X A N Y V F E E P A B E
 A I N D M S E T X D Y O F J H
 L T U P Z G J Y I D L M K O J
 C Y O H L F E T O O P L L U O
 U M C S C E U C T R X I W V C
 L O C Y V N H U N F D T D R Z
 A R A H I Z A E Z A T E E Q D
 T T P O Y M C A Y I N D R C E
 O G N E M N O C S F T I O V B
 R A E Y Q N L O S C W I F N I
 T G U C I U P Z A B N V Z Y T
 D E C X B E P R O S B R U C O
 L E Y D D M D C U R R E N C Y

WORDLIST:

ACCOUNT
 AUTO LOAN
 CALCULATOR
 CHECK
 COINS
 CREDIT UNION
 CREDIT CARD
 CURRENCY
 DEBIT DEPOSIT
 EQUITY
 FINANCE
 HOLIDAY CLUB
 MONEY ORDER
 MORTGAGE

YOUR MOST VALUABLE CARD



DON'T SETTLE FOR HIGH RATES

Many of the large bank issued credit cards are increasing interests rates, raising their fees, adding hidden charges, and reducing credit limits. Many also apply your payments to any low interest balances first, holding you back from paying down higher interest balances.

ENJOY LOWER FEES

- AMEFCU Visa® Platinum Credit Card offers lower fees.
- Transfer Balances from other cards **free** and save money.
- Enjoy the peace of mind of Auto Rental Coverage.
- **NO ANNUAL FEE!**

APPLY ONLINE NOW!
ATTLEBOROFCU.ORG



138 SOUTH MAIN STREET
ATTLEBORO, MA 02703



ATTLEBOROFCU.ORG



INFO@ATTLEBOROFCU.ORG



508.226.0140



508.222.9359



LOBBY HOURS

MONDAY - FRIDAY

9:00AM - 5:00PM

SATURDAY - SUNDAY

CLOSED



WE WILL BE CLOSED FOR
THE FOLLOWING HOLIDAYS

LABOR DAY

Monday, September 4

COLUMBUS DAY

Monday, October 9



This Credit Union is
federally insured by
NCUA



Why Is A Budget So Important?

Creating a budget; we've all thought about it. It's a great idea right? But it takes time to prepare, it makes you feel restricted, and it takes even more time to keep track of. It doesn't sound like a whole lot of fun, but believe it or not, it can actually be quite rewarding.

In a world where people rarely carry cash and use debit and credit cards more and more, it is difficult to keep track of spending. Most people have a rough idea of how much they've spent, but it's easy to forget the odd transaction you did a few days ago that hasn't cleared yet. So more often than you'd care to, you may find your checking account overdrawn.

So, why is a budget so important? One of the first reasons is because it shows you where you are spending your money.

Taking the time to write down what you actually spend money on, allows you to see exactly where it is going. This can be an eye opening experience! Don't let what you spend control you; control what you spend. Creating a budget allows you to determine how much you want to spend in a given category. You may eliminate categories you find unimportant. The assurance that all necessary bills are paid each month, allows you to determine how you use what's left.

Budgeting can curb the habit of overspending by figuring in advance how much you are able to spend in each category and making sure you stay within that range. Some people think of their budgets as a "spending plan" to have a better understanding of how and where their money is spent. Once the basics are covered, you can start creating financial goals to work toward, like becoming debt free.

Having a better understanding of where your money goes each month, helps to determine how to utilize any extra money to bring debt down faster with extra payments. You may even feel that you can bring a category down for a time, with the goal of paying down debt even faster.

Preparing for emergencies is another benefit to budgeting. You should have an emergency fund for when you run into situations that are unplanned. Part of your budget, can be an amount that you set aside each month so that you are prepared for unexpected occurrences; and is another way to avoid creating more credit card debt for yourself.

Knowing where all of your money is going and that all the basics are covered can also lower your stress level. Budgets take away all the guess work and create a clear path to being debt free.

Remember when creating a budget to set realistic goals. You want to create a budget that you know you can live within and know that you will be comfortable with. Budgets are living documents, as they change as your needs change. It will also change as debt decreases or increases, and as you complete your goals and create new ones.



Did You Know That We Can Finance or Even Refinance Your Mobile Home?

For more details, contact us at
info@attleborofcu.org



Did You Know That We Can Finance or Even Refinance Your Auto?

For more details, contact us at
info@attleborofcu.org



Did You Know That Our Building Used To Be A 2 Room School House?



138 SOUTH MAIN STREET
ATTLEBORO, MASSACHUSETTS 02703
P 508.226.0140 • ATTLEBOROFCU.ORG



Federally insured by the National Credit Union Administration



BORROW UP TO \$6,000.00
FOR UP TO 36 MONTHS

AT ONLY 6.00%^{APR*}

*APR = Annual Percentage Rate. This offer may not be used to refinance an existing AMEFCU loan. This promotion is available through September 15, 2023; AMEFCU does reserve the right to withdraw this offer at any time. There is no pre-payment penalty. Credit Life and Disability Insurances are available.

Qualification for, and membership of AMEFCU are required.

Your funds are federally insured by the NCUA.

VACATION LOAN SPECIAL