

COMMON CENTS

FALL EDITION 2023 ATTLEBOROFCU.ORG



If you are proud
to be a Member



SHOUT IT!!!

Tell your family
& co-workers
about us!



YOUR MOST VALUABLE CARD



DON'T SETTLE FOR HIGH RATES...

or credit cards with increasing interests rates, additional charges and increased fees.

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

PEOPLE HELPING PEOPLE

Technology is amazing and can make both our personal and work lives simpler, allowing us more time to accomplish more work, and to do some of the things we wish we had more time for. As simple as it makes the lives of good and honest people, it also makes the lives of those less honest just as easy.

That is not to say that you shouldn't utilize new technology, but merely that you should be careful when using it and be as aware as you have always been when it comes to your finances.

Just as you wouldn't want to lose your check book in a public place, you wouldn't want to have people find out the password to your online banking. So regardless of the era or technology, you always want to practice safe banking while also taking advantage of the latest and greatest things to make life easier.

Here are a few ways you can safeguard your finances.

Use your debit card as you would a credit card. Rather than using your Personal Identification Number (PIN) at point of sale outlets, when they ask debit or credit, select credit. Using your PIN can allow others near you to see what it is and if they are able to somehow get your card or make an electronic copy of it, (known as skimming), they will be able to go to an ATM and withdraw at least the daily limit on your account in cash.

Try to minimize having your credit or debit card swiped out of your sight. This is unavoidable in some places, but can be limited to the degree that you are comfortable with, such as the regular waitperson at your favorite restaurant running your card for you.

Beware of open Wi-Fi networks. While being convenient and great for browsing the internet or your social media pages, conducting financial transactions on an open Wi-Fi network can leave you open to scammers that know how to retrieve information from open networks. If you use Wi-Fi at home, be sure it is password protected.

Take full advantage of new technologies and allow them to make your life easier. Take the time to learn how they work and understand them. Do not fall into a false sense of security and be sure to safeguard your information.



Did You Know We Offer DBA Savings & Checking Accounts?

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



Did You Know That We Can Finance Your Mass Save Loan?

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



Did You Know We Offer Great Rates on Home Equity Loans?

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



What is Mass Save?

Mass Save is a program for the residents of Massachusetts, allowing you to make energy efficient upgrades to your home and more.

Mass Save is partnered with Berkshire Gas, Cape Light Compact, Eversource, Liberty, National Grid and Unitil. As a collaborative, they work together with you to assess your home for ways to be more efficient.

They offer rebates and incentives on equipment and upgrades to items such as heating systems, insulation and appliances.

Programs are offered for homeowners as well as renters, so you can even make your rental home or apartment more energy efficient!

So where does AMEFCU come in?

Some of the programs offered through the Mass Save may require financing, and Attleboro Municipal Employees Federal Credit Union is a Mass Save approved lender. But one of the best

perks of having Mass Save evaluate, suggest upgrades and install them in your home, is that they allow you to finance these projects through us at a rate of zero percent (0.00%) annual percentage yield for the life of your loan.

Please feel free to visit our website for further information about financing your Mass Save project at www.AttleboroFCU.org. We also offer a link directly to Mass Save so you may begin your journey to being more energy efficient!

Mass Save offers a great deal more as well. You can visit their website at www.massave.com to learn more. There is a wealth of information with regard to the many programs that they have to offer, as well as discounts, rebates, energy saving tips and even income based assistance for those who may qualify.

Mass Save is a great program that allows you to be more energy and environmentally conscious, and in many cases, save money.

Please feel free to stop in to see us, we will be happy to discuss our part of the process and to direct you to Mass Save so you may begin on the road to a more efficient home!

Things To Enjoy This Fall

Word List:

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

- _____ Biking
- _____ Candy
- _____ Christmas
- _____ Cider
- _____ Corn Maze
- _____ Festival
- _____ Halloween
- _____ Harvest
- _____ Hayride
- _____ Leaves
- _____ Orchard
- _____ Pie
- _____ Presents
- _____ Pumpkin
- _____ Thanksgiving
- _____ Turkey



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 LOBBY HOURS
MONDAY - FRIDAY
9:00AM - 5:00PM
SATURDAY - SUNDAY
CLOSED

 WE WILL BE CLOSED FOR
THE FOLLOWING HOLIDAYS

COLUMBUS DAY
Monday, October 9
VETERAN'S DAY
Friday, November 10
THANKSGIVING DAY
Thursday, November 23
CHRISTMAS DAY
Monday, December 25
NEW YEAR'S DAY
Monday, January 1



This Credit Union is
federally insured by
NCUA



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!



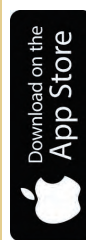
DOWNLOAD OUR APPS FROM THE GOOGLE PLAY STORE
AND THE APPLE APP STORE TODAY!



AMEFCU ACCOUNT MANAGER



AMEFCU CARD MANAGER



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.

TOP TIP

As the fall approaches, this is a great time to look into making that purchase you've wanted all summer!

This is a great time to look at the motorcycle that you would love to enjoy a bit this season, but all of next summer; or the boat you've been wanting to take to the lake...or even the convertible you've wanted to enjoy those great breezy rides in. This is the time.

As it is the end of the season, many private sellers as well as dealerships are more willing to negotiate the prices of their summer inventory to make room in garages to park their cars, and on car lots to make room for winter inventory.

AMEFCU can finance the ride of your choice for next summer, now, so when the weather turns nice, you're ready to go!



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Federally insured by the National Credit Union Administration



WHO CAN BE A MEMBER...

- The Municipal Employees of the Cities of Attleboro, North Attleboro and Rehoboth
- Employees of the Attleboro Chamber of Commerce, Court House and Post Office
- Employees of the BICO Collaborative
- Employees of the Marathon Co.
- Employees of Sturdy Memorial Hospital
- Employees of Engage2Excel
- Employees of the Tri-County Regional Vocational Technical School District
- Employees of the United Way - Northern Bristol County

HELP US GROW...

Attleboro Municipal Employees Federal Credit Union has proudly served all of our members since 1964, and we would like to be here to serve the generations to come with the same personalized service, strong moral values and financial good sense that we have and will continue to offer.

While our accounts and offerings are similar to those of our competitors, we are a small and personal credit union that takes the time to get to truly know our members and want our members to know us as well.

We are working hard to bring you the products and services that you need to make your financial lives as simple as possible; and we are always here to walk you through how to utilize them to your advantage while keeping you safely protected.

2023 has been a good year for us, because of you. We have money to lend, products and services and our personal service to offer. Please share us with your family, friends and co-workers.