

# COMMON CENTS

SUMMER EDITION 2024 ATTLEBOROFCU.ORG



## WE'VE ALL HAD TO TIGHTEN OUR BELTS

Of recent, none of us could help but to notice that the costs of goods and services are growing faster than many can comfortably keep up with. The luxuries of going out to a restaurant or even taking a long drive are affecting our finances more than they have been in a long time.

Taking luxuries out of the equation, everyday items like groceries, and basic utilities are more expensive than they have ever been.

So the question becomes, how do we defray these extra costs? In our Winter Edition of Common Cents, we discussed having a "Side Hustle" to be able to make a little extra; in our Fall Edition we discussed the "Mass Save Energy Program" to make your home as efficient as possible with 0.00% financing with us; and the Summer Edition 2023 discussed "Why Is A Budget So Important". All of these previous editions are available on our website under Resources > AMEFCU Newsletters.

We are here to not only handle your day to day transactions, but also to help guide you through the more trying times in your financial life.

Your credit union is made up of People Helping People, so feel free to contact us to discuss how we may help you.

## YOU TOUCAN GET A GREAT RATE!

- NO FEE Balance Transfers
- NO FEE Auto Rental Coverage
- NO Annual FEE
- **LOW** Fixed Rate



APPLY NOW AT ATTLEBOROFCU.ORG



## IT'S A JUNGLE OUT THERE

While technology makes our lives so much easier, it may also be a double edged sword that may both be used to your advantage as well as against you.

If you get a call from a number you don't know, do not answer it. Let the call go to your voicemail and then determine it's validity. Scammers have the ability to capture your voice by recording it when you answer. Your voice can then be run through a software that may be used to impersonate you.

This is only one of many examples of how technology is being used with the nefarious intent to part people from their hard earned money. It's been estimated that fraud cost consumers in the U.S. over 7 billion dollars in 2023 alone.

One of the more prevalent scams being used right now are the Grandparent scams. You may get a call from someone that you think is a family member stating that they are in trouble and need your immediate help. They claim to have been arrested or are in a precarious situation where they urgently require money.

Before you panic, stop and think. Call the person that is supposedly in trouble for yourself and see where they really are. If you have been instructed to take a large sum in cash from your account, call the police or tell the person at the credit union what is going on, so we may help you.

Becoming familiar with the scams that are most prevalent shows that you will be 80% less likely to become a victim.

Be mindful of where you are swiping, inserting or tapping your cards. If the machine you are using doesn't look right, don't use it. Keep your cards in RFID protective sleeves when they are in your wallet or purse.

Be sure to read our newsletters regularly to find out which scams are most prevalent; and if you ever run into a situation that you are questioning, please do not hesitate to contact us. We will always be happy to assist you in any way we can.

Your credit union is made up of your neighbors, friends and colleagues from your community and together we will make our community thrive.



Nothing Fishy Is Going On Here...  
Just Sharkingly Good Rates!



AUTO LOANS  
STARTING  
AT 6.00%



RECREATIONAL  
VEHICLES



STARTING AT  
7.00%

CAMPERS  
STARTING AT 6.50%



MOTORCYCLES



STARTING  
AT 5.99%

BOATS STARTING AT 7.99%



## THE TROPICS

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

- |          |            |             |           |
|----------|------------|-------------|-----------|
| Boat     | Hut        | Parrot      | Tiki      |
| Camper   | Jungle     | Range Rover | Toucan    |
| Cockatoo | Lioness    | Ruins       | Waterfall |
| Cubs     | Monkey     | Safari      |           |
| Elephant | Motorcycle | Shark       |           |
| Forest   | Palm Tree  | Tiger       |           |

If you take Pride in being  
a Member...  
**SHOUT IT OUT!!!**



Tell your family  
& co-workers  
about us!

We appreciate it!





138 SOUTH MAIN STREET  
ATTLEBORO, MA 02703



ATTLEBOROFCU.ORG



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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

MEMORIAL DAY  
*Monday, May 27*

JUNETEENTH DAY  
*Wednesday, June 19*

INDEPENDENCE DAY  
*Thursday, July 4*

LABOR DAY  
*Monday, September 2*



This Credit Union is  
federally insured by  
NCUA



## THIS SUMMER BE SURE TO PAWS & LEAVE THE WILDERNESS BEHIND



Are you feeling the call of the wild? If you are, we can help you escape your day to day habitat affordably.

Get back to your roots this summer by talking to us about either an Attleboro Municipal Employees Federal Credit Union Platinum Visa® Credit Card or a Personal Loan.

You can apply online right from the comfort of your own den or you can brave the wild and hike on over and apply in person.

With our Platinum Visa® Credit Card, you can also pay down higher rate interest cards with no transfer fees, and at the same great rate

you'll get on purchases, and cash advances. It is a great all around card that will allow you to carry balances with minimum payments at a very low interest rate compared to many other cards.

An Attleboro Municipal Employees Federal Credit Union Personal Loan gives you a definitive amount with a definitive time with affordable equal payments. AMEFCU will never charge you a pre-payment penalty fee for paying your Personal Loan early.

Apply today and plan your escape!

AttleboroFCU.org

## WHAT CAN ONLINE BANKING DO FOR YOU?

Online Banking gives you the ability to handle some of your everyday transactions from home or even your mobile device at any time of the day or night.

You may make monetary transfers between your AMEFCU accounts, use BillPay to set up one-time or recurring payments, or even review and download your statements to balance your accounts.

Online Banking is available 24/7 and 365 days of the year with occasional exception for maintenance every now and again.

AMEFCU also offers Apps (Applications) for your mobile devices that are protected not only by any passcode or biometric to access your mobile device, but also with passwords just like Online Banking.

With the AME Accounts App, you can do all that you can do with Online Banking, and with AME Card Management you have access to your AMEFCU Platinum Visa® Credit Card account. For more information on these offerings, please visit our website at AttleboroFCU.org and go to Resources > Useful Information.



The Dry Season Is  
Upon Us...

USE THE EQUITY IN  
YOUR HUT FOR THOSE  
OUTDOOR PROJECTS  
BEFORE

The Rainy Season





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



Federally insured by the National Credit Union Administration



## WOODEN'T YOU LIKE TO BE A MEMBER?

### WHO MAY QUALIFY...

- 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 & the Marathon Company
- Employees of Sturdy Memorial Hospital
- Employees of the Tri-County Regional Vocational Technical School District
- Employees of the United Way - Northern Bristol County

## PLANT YOUR ROOTS WITH AMEFCU