

# Common Cents

FALL EDITION 2024 ATTLEBOROFCU.ORG



## What's Next, A Cashless Society?

With all the recent talk of sending people to the moon, cooking faster with electromagnetic radiation, and now they're talking about these new things called Charge Plates, what's next?

So what is a Charge Plate, and how do they work? A Charge Plate is a small square of metal or plastic that you carry around in your wallet or purse and use instead of cash to purchase goods and services. It sounds convenient right? Well, it is!

Charge Plates, or as some people call them, Charge Cards are perfect for situations where you may not have enough cash with you, or if you are travelling. They also allow you to pay for a purchase over time with a nominal interest charge, kind of like lay-a-way, but you get the item immediately!

Are these Charge Plates the wave of the future? Under the right circumstances they are, but they do not replace carrying trusty old cash.

When you use a \$5 bill at the grocer's, the grocer may use that \$5 bill to pay a local student to clean up their parking lot. The student will then use that \$5 bill to take his girl on a date at the local soda fountain. The soda fountain owner may then use the \$5 bill to purchase supplies, and so on and so on...at the end of all that, the \$5 dollar bill is still worth it's original \$5.

So, does this mean that Charge Plates are bad, and if so, why? You now use your Charge Plate at the grocer's for \$5. The processing bank charges a small fee to the grocer for the convenience of accepting the Charge Plate. The grocer then has \$4.85 to be able to use to pay the student to clean the parking lot.

This does not however make Charge Plates bad. If you were to travel and not have access to cash and your DeSoto broke down, you may need it to have the local mechanic repair it. Carrying a lot of cash isn't always safe, and so a Charge Plate may also be a better alternative than to be seen with a full wallet or purse.

Both have their place. And your friendly neighborhood credit union offers you both options. Call or visit us to get more information on the different Charge Plates we offer.



## Fixed Rate Home Equity Loans

Winter time is the perfect time to cozy up by the fireplace, turn on the HiFi and relax with a Tom Collins; but it's also the perfect time to finish those projects you've been thinking about for some time now.

Spruce up and modernize your kitchen by making room for all the latest innovations and appliances, or start those built-ins in the family room to give it a more clean and contemporary look. That bomb shelter won't build or furnish itself either.

Your friendly neighborhood credit union wants to help you with all of these projects to bring your home into the Golden Age.

We are awaiting your call to assist you with any questions you may have, or stop in and visit us.

ABLE6-0140 (508-226-0140) • 138 South Main Street, Attleboro

## OUR PLATINUM VISA RATE IS ABSOLUTE PURRRRRFECTION

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



**APPLY TODAY!**



***We Can Help You Put A Gem Like This In Your Driveway...***

*Whether it's fresh off the assembly line, or new to you, we offer simple and affordable financing.*

*Stop in to prequalify today!*

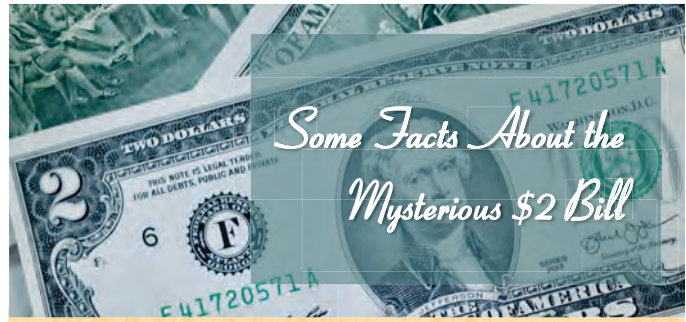
**The Nifty 50's**

E B A Y K X K I N T U P S J A  
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 E S G R J S P A C E R A C E L

Atomic  
 Automobile  
 Beatnick  
 Car Hop  
 Cinema  
 Console  
 Diner

Dreamboat  
 Golden  
 Grocer  
 Groovy  
 HiFi  
 Hipster  
 Kilotons

Microwave  
 Modern  
 Record  
 Space Race  
 Sputnik  
 Transistor  
 Zoot Suit



1. The \$2 bill was produced from 1776 to 1966, and reintroduced in 1976 through current.

2. The featured face on the \$2 bill is Thomas Jefferson. Alexander Hamilton has been on it as well.

3. How much is a \$2 bill worth? One very rare \$2 bill sold for \$1.2 million, but most are worth \$2.

4. The symbols in the painting on the back of the \$2 bill spell out USA in morse code.

5. The mystery of the red seal on some older \$2 bills is merely a printing error.

6. Common myths about the \$2 bill are that it is discontinued, or no longer accepted. Neither are true.

7. The \$2 bill makes a great gift for a child and we have plenty of them in stock!



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

COLUMBUS DAY  
*Monday, October 14*

VETERAN'S DAY  
*Monday, November 11*

THANKSGIVING DAY  
*Thursday, November 28*

CHRISTMAS DAY  
*Wednesday, December 25*

NEW YEAR'S DAY  
*Wednesday, January 1*



This Credit Union is  
federally insured by  
NCUA



## WHAT CONVENIENCES DOES THE FUTURE HOLD?

Right now, we are on the cutting edge of some incredible new technologies that will simplify the way we do our banking.

Today we visit our local banking branch and fill out the appropriate form for the transaction we would like to complete, and pass that form to a banker for them to process our transaction. But imagine what it would be like to be able to do some of these things from the convenience of your own home...better yet, imagine what it would be like to do these things from anywhere you happen to be and at any time of the day or night!

They say that these things will be possible in the new millennium.

They say that we will have personal devices that we may carry with us that will use applications to be able to access many things that we must do within certain hours of the day and at certain times of the week now.

Think about the possibility of being able to transfer money from one of your accounts to another of your accounts, or even being able to pay your utility bills without every writing a check!

While these possibilities seem out of reach at the moment, imagine the convenience of technology yet to come.

To learn more of what the future holds for how you do your banking, please contact us.

## Travelling Anytime Soon?

Our Visa Charge  
Plate Rate is Out  
Of This World

And We Offer  
Very Affordable  
Personal Loans

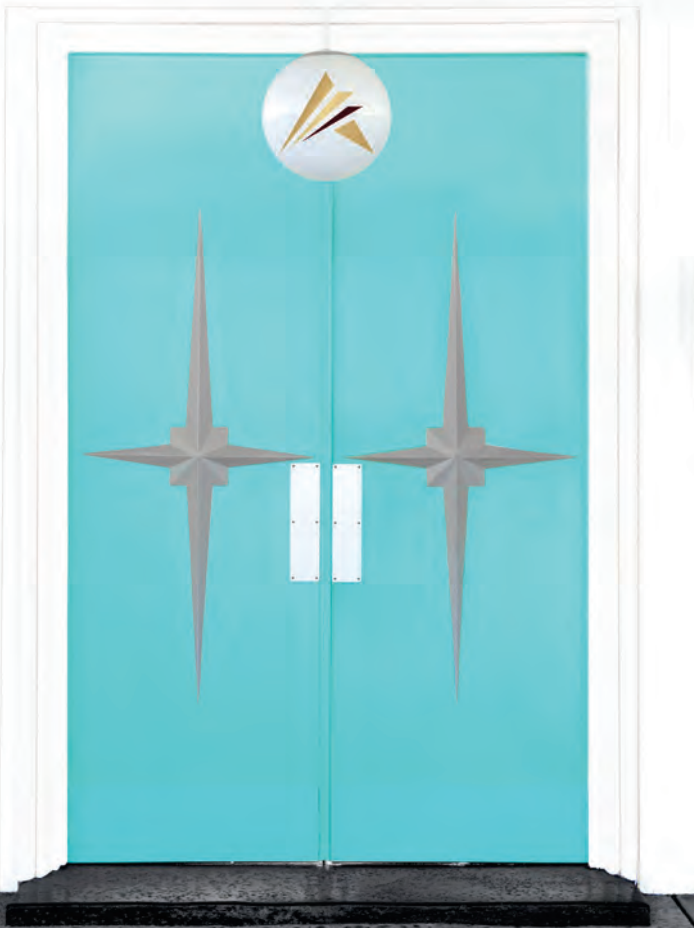
*Wishing Everyone  
Safe & Happy  
Holidays!*



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



Federally insured by the National Credit Union Administration



## AMEFCU MEMBERSHIP HINGES ON THE FOLLOWING...

- 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

**OUR DOORS ARE ALWAYS OPEN  
TO NEW MEMBERS**