

Common Cents

Spring Edition 2025

AttleboroFCU.org



Happy New Year

This past year, being a Presidential election year, was as unpredictable as the weather. However, we have all faired through it and found our way to the quarter of a century mark of this new millennium.

Our dedicated Staff, volunteer Board of Directors, volunteer Supervisory Committee and myself would like to take this opportunity to thank you for making your credit union as strong as ever.

We have worked tirelessly to be able to bring you the most competitive loan rates in our area, while making it a more convenient process. We have worked to offer more ways for you to do your banking while maintaining the highest levels of security to protect your savings. In the coming year, we will continue to make improvements that are being tailored with you, our loyal Member, in mind.

Prices around us get higher, as supply and demand make items more difficult to attain. We are here to help you to attain those things, safely and affordably. I have found that some of the current financial situation brings me back to thoughts of when I first began working in credit unions. Credit unions, all of them, were originally formed by communities that felt that they needed a fair place (by the community's standard, not a banks standard), to be able to conduct their financial business with people that they knew and trusted. People from their neighborhoods that worked together side by side and had each other's best interests at heart.

In today's world people think it is difficult to find such a place, however we are right here where we have always been. Please feel free to contact us or to stop in and let us help each other move forward.

From our family to yours, we wish you a happy, healthy and prosperous 2025.

Respectfully yours,

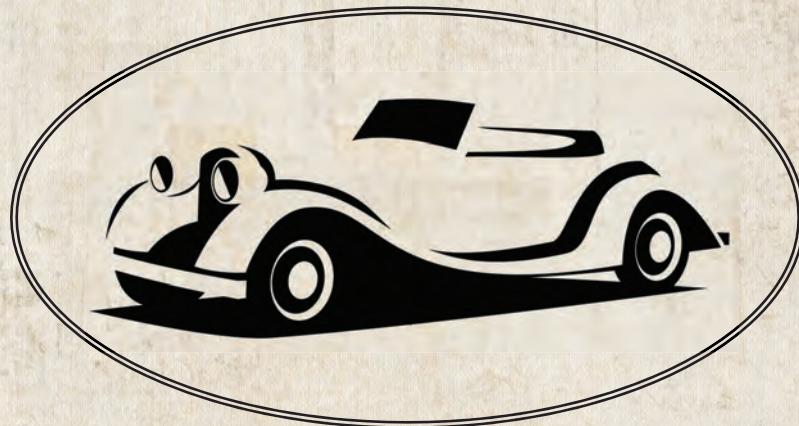
Scott R. Kaplan
Chief Executive Officer
Attleboro Municipal Employees Federal Credit Union



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

LOWEST CREDIT CARD RATE AROUND

APPLY TODAY



**Best Rates On New & Used
Automobile Loans**



**Finance Up To
84Months New / 72 Months Used**



Thinking Of Taking A Family Trip Soon?

Are you thinking of gathering up the family and going on a trip soon? We can help you do that affordably. Attleboro Municipal Employees FCU offers great rates on Personal Loans as well as an incredible rate on our AMEFCU Platinum Visa Credit Card. With our credit card you can even transfer over some of your higher rate payments from other cards and pay a lot less interest and still have money left over to take that summer trip.

All of our loan rates are the same for everyone regardless of your credit score if you qualify.

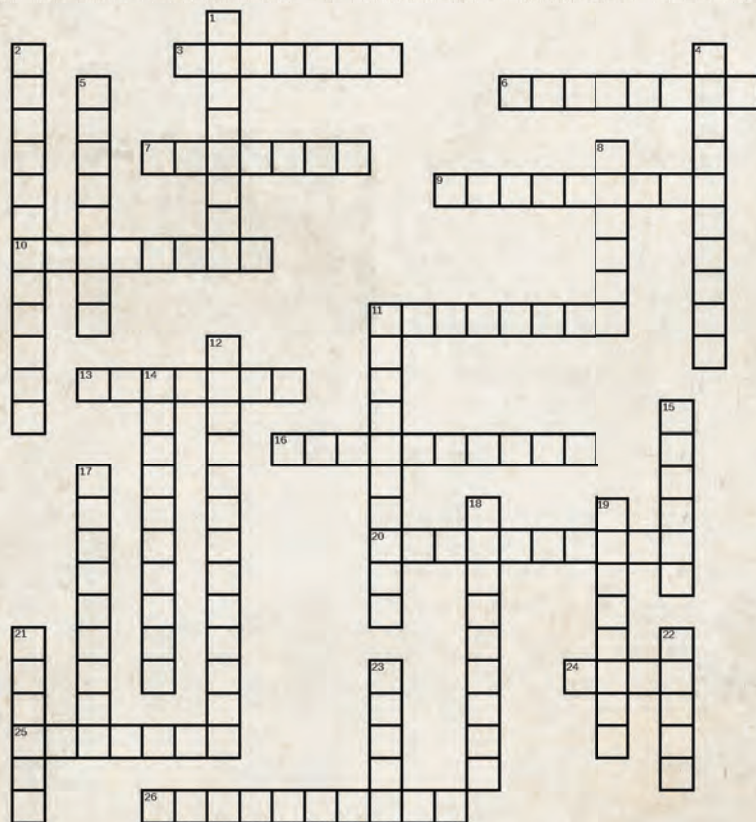
There are benefits to both an AMEFCU Platinum Visa Credit Card or a Personal Loan...ring our exchange today to find out which may be the better option for you.



Did You Know?

The original bicycle, also known as the "Dandy Horse" was invented in Germany by Karl von Drais in 1818. The model shown above, known as the "Penny Farthing" did not come out until 1870. It was called this because it looked like a penny placed next to a farthing, which were significantly different in size. Oddly enough, the original "Dandy Horse" that came out more than a half century earlier, looked more like a modern bicycle, the

SUMMERTIME FUN



Across

- 3 Outdoor living
- 6 Travel document
- 7 Classic American Food (2)
- 9 A place to hike
- 10 Summer cooking
- 11 Outdoor theater (2)
- 13 Pole and patience needed
- 16 Sky show
- 20 A form of transportation
- 24 A place to swim
- 25 A place to be 3 hours early
- 26 Seeds or no seeds

Down

- 1 Time away
- 2 Swimwear (2)
- 4 Hotel at sea
- 5 Intentional laziness
- 8 Flowers or vegetables
- 11 A mouse is the boss
- 12 Hey Boo Boo (2)
- 14 Keeps away the glare
- 15 Classic campfire dessert
- 17 Jump through it when hot
- 18 A place to see stars
- 19 Used to get from here to there
- 21 There are fun games here
- 22 Sand, sand and more sand
- 23 A place to rest your head



difference being the rear wheel was smaller than the front. Many iterations were introduced throughout the mid to late 1800s until what is now most commonly thought of as a bicycle was introduced in 1885 by an English inventor, John Kemp Starley. This was the first chain driven bicycle with both front and rear wheels the same size. Bicycles are eco-friendly, healthy and can save you money. You might want to think about getting one.



AMEFCU



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

PATRIOTS DAY

Monday, April 21

MEMORIAL DAY

Monday, May 26

JUNETEENTH NATIONAL

INDEPENDENCE DAY

Wednesday, June 19



This Credit Union is
federally insured by
NCUA



Certificate of Deposit Rate Special

New Money Special

Bring in a minimum of \$5,000 From Another Financial Institution
To Earn 3.00% APY* For 18 Months



Don't Forget To View Our New Higher Certificate Rates As Well

*APY = Annual Percentage Yield.

Limited time special 18 Month Certificates of Deposit. Minimum opening deposit for these Certificates of Deposit Specials is \$5,000. Opening deposit must originate from a financial institution other than Attleboro Municipal Employees Federal Credit Union. Rates are subject to change at any time without notice. Early withdrawal penalty of 3 months interest applies to all Attleboro Municipal Employees Federal Credit Union certificates of deposit.

Eligibility for, and membership to Attleboro Municipal Employees Federal Credit Union are required.



Use The Equity In Your Home To Improve Your Home

Why not let your home do the work of making itself nicer and more modern all on it's own? You can also make your home more efficient and cost you less to operate by using the equity in it to make eco-friendly improvements.

Insulation has changed dramatically and is not only helpful in keeping your home warm in the winter, but also keeping your home cooler in the summer.

Lighting and window coverings have changed considerably as well and may also be made to be more efficient.

By using the money from your home, your home is helping you to save money

in the long term. The money that you spend to make your home more efficient and to keep it in good condition will well outlast your payments on a Home Equity Loan.

Make your home the oasis you want to relax in after a long day at work or when you come home from a vacation. As with anything...if you treat it well, it will do the same for you.

Please feel free to stop in or ring us if you would like to learn more about how we can help your home help you.



Don't forget to tell your family and friends about us!



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



Federally insured by the National Credit Union Administration



Don't Forget to Tell Your Friends & Family 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

