

Common Cents

Spring/Summer Edition 2026 AttleboroFCU.org



We would like to thank you...

While 2025 turned out to be precarious for most folks, your credit union worked hard to be fiscally responsible while also upgrading some of our systems to be able to serve you better.

We are only able to do this because of you, our Members that utilize AMEFCU as their primary financial institution. While our overall asset size has not grown, over the past few years you have taken advantage of more of our loan products, and have kept more money on deposit making our core stronger and more profitable.

We as a credit union are a not for profit organization, so all profits are turned back into the credit union and it's Membership for the betterment of our community.

Over the past few years, we have updated our website, added mobile applications, updated communications systems, added security functions such as license and signature capture, upgraded cyber security as well as creating new streamlined processes that allow us to serve you faster and more efficiently than we ever have.

We are looking to continue these trends in 2026 beginning with lowering our loan rates. Vehicles, utilities, food and fuel along with many other consumables are now priced much higher than they have been; and continue to move up in price faster than relative incomes.

Our answer to this is to try to make some of those things that our Members need more affordable. While we can not change the price of a car that you need to purchase, we can make the financing of it more affordable. We can work with you to consolidate debt with our low rate Visa Credit Card or a lower rate Personal Loan.

We exist because six decades ago, the municipal employees of Attleboro, North Attleboro and Rehoboth wanted a financial institution that would work for them and with their best interests at heart. We are still doing that today because of you...so, thank you.

Respectfully,

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

Teamwork is the ability to work together toward a common vision... It is the fuel that allows common people to attain uncommon results.

- Andrew Carnegie



NEW & USED VEHICLE RATES STARTING AS LOW AS

4.50%^{APR*}

7 SIMPLE STEPS TO A NEW OR NEW TO YOU VEHICLE...

- APPLY ONLINE
- GET PRE-APPROVED
- FIND YOUR IDEAL VEHICLE
- SEND US THE DEALER INVOICE OR BILL OF SALE
- ADD US TO YOUR INSURANCE BINDER
- SIGN CLOSING DOCUMENTS & GET THE CHECK
- DRIVE YOUR NEW CAR HOME

*APR = Annual Percentage Rate. This offer may not be used to refinance an existing AMEFCU Auto Loan. There is no pre-payment penalty. Credit Life and Disability, and GAP Insurances are available. This rate is subject to change at any time.

Qualification for, and membership of AMEFCU are required.

Your funds are federally insured by the NCUA.

**If You Have Any Other Credit Card...
You Are Paying Too Much Interest, Period.**



- **Low Fixed Rate**
- **NO Annual Fee**
- **NO Fee Balance Transfers**
- **Auto Rental Coverage**



**How A Home Equity Loan
Can Help You Recover From This Past Winter**

This past winter was pretty brutal on many homes and yards. Ice dams may have caused water issues that you would never have normally run into before, or the weight of the snow may have taken down or made some of the trees around your home unsafe.

Using some of the equity in your home to fix these issues and protect it is not only a smart way to assure a safe environment for

you and your loved ones, but also maintains and possibly helps to raise the value of your home.

You can apply directly through our website, or just stop in so we can answer any questions you may have.

You may also qualify for certain tax benefits with regard to the interest on a home equity loan. Consult your tax preparer for more information.

TV Shows Past & Present

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

Word List

- BETTER CALL SAUL
- BONANZA
- BREAKING BAD
- COBRA KAI
- DARK SHADOWS
- DYNASTY
- GAME OF THRONES
- HAWAII FIVE O
- HILL STREET BLUES
- HOUSE OF CARDS
- HUNTER
- LA LAW
- LANDMAN
- LINCOLN LAWYER
- NIGHT AGENT
- ORPHAN BLACK
- SQUID GAME
- STAR TREK
- STRANGER THINGS
- SUITS
- TAXI
- THE AVENGERS
- THE DIPLOMAT
- THE PITT
- THE QUEENS GAMBIT
- THE RIFLEMAN
- THE SAINT
- THE WEST WING
- TWILIGHT ZONE
- VIRGIN RIVER



A M E F C U



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508.226.0140



508.222.9359



LOBBY HOURS

MONDAY - FRIDAY

9:00AM - 5:00PM

SATURDAY - SUNDAY

CLOSED

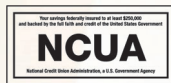


WE WILL BE CLOSED FOR
THE FOLLOWING HOLIDAYS

PATRIOTS DAY
Monday, April 20

MEMORIAL DAY
Monday, May 25

**JUNETEENTH NATIONAL
INDEPENDENCE DAY**
Friday, June 19



This Credit Union is
federally insured by
NCUA



Ways To Minimize Your Debt Load That We Can Help You With

With our day to day items becoming more and more expensive, it's important to really look hard at your finances and assure that your hard earned money is going the furthest it can go for you.

Many have already begun doing this by being more conscious of their resource utilization. You may not be dining out as much, or going for long drives as much. You may be keeping the heat turned down a bit and wearing a sweater in the house, or even using only parts of your home to be able to conserve gas, oil or electricity.

The same conservation may also apply to your finances. Credit card balances grew \$44 billion dollars in the fourth quarter of 2025 totaling 1.2 trillion in outstanding balances. These numbers are up by close to 6% from 2024.

That also doesn't take into consideration housing debt, up by \$98 billion; auto loan debt, up by \$12 billion and consumer loan and store card balances up by \$14 billion dollars. American household debt as of December 2025 was recorded at \$18.8 trillion dollars, putting American citizens at close to half the total of the United States government national debt of \$38 trillion dollars.

These are the highest debt numbers in the history of the United States. So what is the reason for my sharing all of this? Given the overall economic climate at this moment, the best thing anyone can do is exactly what you are doing with your

consumables like gas, oil, electricity and food...consolidate. Using less keeps more of what you earn in your own pocket without paying outrageous credit card interest rates.

How can your credit union help you with this? There are actually a number of ways that we may be able to achieve this for you.

We offer a lower, fixed rate credit card that is nearly half the national average credit card interest rate of 21%. We do not charge a fee for you to transfer your balances to an AMEFCU Visa Platinum Card, nor do we charge you an annual fee.

We also offer home equity loans, which are at nearly one quarter the rate of the national average of credit card rates. A home equity loan could be used to pay off high rate credit card balances at a considerably lower rate and possibly have tax benefits for you.

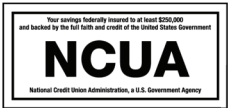
We also offer personal loans which may be used to consolidate at nearly half the average national credit card rate, and also gives you a definitive end (as does the equity loan) to outstanding debt once the loan is paid off as long as you don't go back and accumulate new debt.

Stop in and let's talk about how we may be able to help you to consolidate your debt, and which of these might be the best option for you.

New & Used Auto Loans	RV & Motorcycle Loans	Mobile Home Loans	Mortgage & Home Equity Loans	Visa Cards & Personal Loans
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Federally insured by the National Credit Union Administration



Please Invite anyone that meets our Membership criteria to join our credit union. A full listing may be found at AttleboroFCU.org...we thank you for continuing to help us grow.



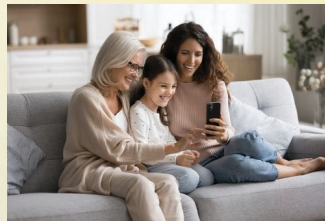
Municipal Employees



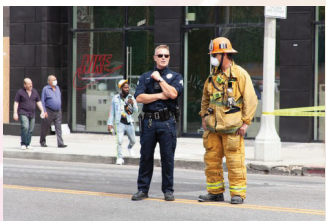
Teachers & Administration



Hospital Employees & Staff



Members of Your Household



Fire & Police Personnel



N. Attleboro Police & Fire



Attleboro Police & Fire



Rehoboth Police & Fire

