



# NOTES BEARING INTEREST

January 2019

## Augusta Health Care Credit Union

78 Medical Center Drive  
PO Box 1000  
Fishersville, VA 22939

Phone (540) 932-4590  
Fax (540) 932-4796  
www.ahccu.com  
Like us on Facebook!



### Hours:

Monday-Thursday  
8:30 a.m. - 4:00 p.m.  
Friday  
7:30 a.m. - 4:00 p.m.

### Staff:

Mary M. King  
Manager/CEO

Cassie L. Burke  
Member Services Representative

Kimberly A. Brown  
Member Services Representative

A. Maria Fitzwater  
Member Services Representative

Routing Number:  
251483324

### Closings:

New Year's Day  
Tuesday, January 1, 2019

Martin Luther King, Jr. Day  
Monday, January 21, 2019

President's Day  
Monday, February 18, 2019



## Reminders for the New Year

### Save the Date for our Annual Meeting

Come help us celebrate on Wednesday, April 24, 2019 at 4:00 p.m. in the ACC/Community Care Building on the Augusta Health campus. Join us for giveaways and refreshments as we elect board members.

### Tax Reminder

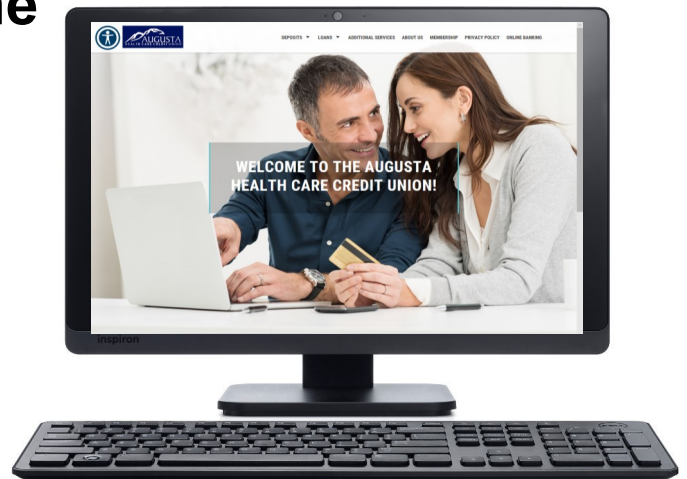
1099 notices will be mailed by January 31, 2019 to members who have earned \$10.00 or more in dividends in 2018. If you need that information sooner, it is located at the top of your December 2018 statement in the share summary.

### Don't Forget Your 2018 IRA Contributions

You have until Monday, April 15, 2019 to make your contributions for the 2018 tax year. Ask us about our IRA options.

## Check out the new look of our website!

We have updated the look of our webpage and added ADA features to make it easier for everyone to use.



# Supervisory Committee Contacts

Augusta Health Care Credit Union's Supervisory Committee is responsible for ensuring that the Credit Union's Board of Directors and management establish practices and procedures to properly safeguard members' assets. In accordance with the Federal Credit Union Act, the Supervisory Committee is comprised of volunteer members and acts as an independent body. Members can report Credit Union concerns directly to the Supervisory Committee. All member communications are handled with the utmost confidentiality.

## Augusta Health Care Credit Union Supervisory Committee Contact Information:

Linda Shifflett (540) 932-5331  
Karen Drago (540) 932-5166



## AHCCU Board of Directors

Each year there is an opportunity to elect members to serve on the Board of Directors at the Annual Meeting in April. Any member interested in a position can contact the Credit Union for additional information. If you're willing to make a personal commitment to attend and actively participate in Board activities, we'd love to hear from you! Please send a statement of willingness to serve by February 28, 2019. Include any relevant information and send it to:

Augusta Health Care Credit Union  
PO Box 1000  
Fishersville, VA 22939

## Certificate of Deposit Rates

We pride ourselves on offering competitive rates to our members; however, if you ever find a rate that is better than what we are offering for our 6 month, 12 month, and 24 month terms, don't hesitate to share it with us! We may be able to match or beat it!

## Warm Up With Our Loan Special!

Did you know our loan special can be used for a variety of reasons?

- Catch-up on some bills after the holidays
- Take a road trip or vacation
- Get some car repairs done

**\$1,500**

**16 Months**

**6.99%-9.99% APR\***

### Shares APY\*\*

Regular Savings	.25%	.25%
Money Market	.50%	.50%
Christmas Club	.75%	.75%
IRA	1.25%	1.26%

### Share Certificates APY\*\*

6 Month	.80%	.80%
12 Month	1.98%	2.00%
24 Month	2.28%	2.30%

### New & Used Auto Loans APR\*

2019 or Newer	60 months	2.20%-4.20%
\$20,000 & Up	72 months	2.99%-4.99%
\$25,000 & Up	84 months	3.50%-5.50%

### Used Auto Loans

2016-2018	60 months	3.60%-5.60%
\$20,000 & Up	72 months	3.75%-5.75%
2013-2015	60 months	4.50%-6.50%
2012	60 months	4.85%-6.85%
2011 & Older	48 months	7.99%-9.99%

### Personal Loans APR\*

24 months to 60 months		9.50%-14.00%
\$1,500 Loan Special	16 months	6.99%-9.99%

These rates are subject to change at any time without notice

\*APR Annual Percentage Rate

\*\*APY Annual Percentage Yield