



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

October 2020

IN THIS ISSUE:

- International Credit Union Day
- Drive Now, Pay Later Special
- Loan Special
- Meet our Board of Directors
- Christmas Club Notice

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

International Credit Union Day, Thursday, October 15, 2020

On October 15, 2020, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 72nd anniversary. In honor of this special day, Augusta Health Care Credit Union invites its members to join us:

- **Thursday, October 15, 2020**
- **8:30 a.m. until 4:00 p.m.**
- **Get FREE AHCCU merchandise**
- **Pickup your 2020 calendars**
- **Don't forget a cupcake!**

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 274 million members in 118 countries worldwide. More than 85,000 credit unions exist

globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change. This year's theme is "**Inspiring Hope for a Global Community.**"

Throughout the COVID-19 crisis, credit unions around the globe have continued to provide a high level of service to their members and demonstrated a generosity to their local communities that has set them apart from other financial institutions. We are truly inspiring hope for a global credit union community. ICU Day 2020 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

Check out our LIMITED TIME OFFER: Drive now, pay later

No Payment for 90 Days!

Offer applies to purchases or refinances. Rates are lower than ever, so let us put money in your pocket right now—when you need it most. Your new loan with AHCCU also makes you eligible for a drawing for a **NEW smart TV!** Current loans with AHCCU do not qualify for this promotion. Terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All offers of credit are subject to approval. Restrictions may apply.

To apply for this loan or any loan with AHCCU, simply fill out our loan application which is available for pickup in the Credit Union. You may also visit our website to download the application at:

<https://ahccu.com/wp-content/uploads/2018/12/LoanApplicationfillable.pdf>

If you are not an Augusta Health employee, you will need to have two months worth of your most recent paystubs. Contact the Credit Union for more information or if you have any questions.



CLOSINGS

Columbus Day—Closed Monday, October 12, 2020

Veteran's Day—Closed Wednesday, November 11, 2020

Thanksgiving—Closed Thursday, November 26, 2020 and Closed Friday, November 27, 2020

Christmas Eve—Closing at 12:00 p.m. on Thursday, December 24, 2020

Christmas Day—Closed Friday, December 25, 2020

New Year's Eve—Closing at 2:00 p.m. on Thursday, December 31, 2020

New Year's Day—Closed Friday, January 1, 2021

Don't Forget Our Loan Special

Need some extra cash for the holiday season? Then don't forget our Loan Special.

**Borrow \$1,500
16 Month Term
Rates from
6.99%-10.99% APR***

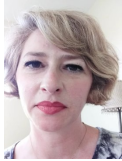
All offers of credit are subject to approval. Membership is required. Rates, terms, and conditions are subject to change and may vary based on creditworthiness and qualifications.



Meet our Board of Directors

Our Board of Directors are AHCCU members who volunteer to our members. They oversee management of the credit union. Each one has been elected and serves a three-year term.

Dr. Holly Caldwell, President



- Member for over 40 years.
- Associate Professor and Chair of the Economics and Business Administration Department at Bridgewater College
- Holds a current CPA license in the Commonwealth of Virginia

Dr. Jan Kitts-Cook, Vice President



- Policy and Process Manager at Augusta Health
- Doctor of Nursing Practice from Old Dominion University, a M.S. in Health Care Administration from James Madison University, and a BSN from Radford University
- Certified by American Nurses Credentialing Center as a Nurse Executive
- Certified Inpatient Obstetric Nurse from National Certification Corporation

Brooke Templeton, Secretary



- Augusta Health employee since 2006
- Currently serves as Talent Acquisition Specialist
- Credit Union member for 8 years and Board member since 2018

Ashley Cook, Treasurer



- Augusta Health employee since 1998
- Serves as CSR II/Intake Coordinator for Augusta Health Care Home Medical since 2014
- Active life member of Waynesboro First Aid Crew (WFAC) with 25 years of service
- President of WFAC and various leadership positions for the past 18 years
- Credit Union member for over 15 years and Board member since 2017

Beth Brower, Personnel



- 25 years as a Certified Medical Office Manager and Certified Professional Coder
- Office Manager at Blue Ridge Pediatrics, PLC from 1992-2010
- Augusta Health staff member since 2010 and serves as Office Manager for AH Diabetes and Endocrinology
- Credit Union member since 2012 and Board member since 2014

Marvella Rea, Director



- Currently the Medical Home Case Manager for Augusta Medical Group since 2018
- Various management positions for over 20 years at Augusta Health
- Bachelor of Science in Nursing from Radford University and Master of Science in Nursing from the University of Virginia
- Credit Union member since 1991 and elected as a Board member in July 2020

Jean Ingram, Director



- Employed by Augusta Health as an Intake Coordinator at Care Home Medical for over 20 years
- Currently employed with Hershey's
- Filled an unexpected Board vacancy in August 2018 and continues to serve
- Her and her husband own ProLawn Lawn and Landscaping

Shares	APY**
Regular Savings	.15%
Money Market	.20%
Christmas	.75%
IRA	.75%

Share Certificates	APY**
6 Month	.30%
12 Month	.40%
24 Month	.50%

Auto Loans	APR*
2020 New & Used	1.49%-6.70%
2017-2019	1.99%-6.85%
2014-2016	2.75%-7.35%
2013	3.25%-8.05%
2012 or Older	4.00%-11.00%

Personal Loans	APR*
24-60 Months	9.50%-15.00%
\$1,500 Special	6.99%-10.99%

These rates are subject to change at any time without notice. All offers of credit are subject to approval.

*APR—Annual Percentage Rate
** APY—Annual Percentage Yield

Contact Information

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Like us on Facebook!

CHRISTMAS CLUB NOTICE

The funds from your AHCCU Christmas Club were deposited into your share savings account on September 30, 2020. Your Christmas Club will automatically renew for 2021. Now is the time to think about next year's club and get yours started. Start with any amount you wish. Here are some ideas:

\$25 per biweekly pay period = \$650 per year \$50 per biweekly pay period = \$1,300 per year

If you don't have a Christmas Club, stop by the Credit Union to setup your account. There is no minimum balance required.