



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

October 2021

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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

Holiday Closings

International Credit Union Day, Thursday, October 21, 2021

On Oct. 21, 2021, 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 73rd anniversary. In honor of this special day, Augusta Health Care Credit Union invites its members to join us:

Thursday, October 21, 2021
8:30 a.m. until 4:00 p.m.
FREE AHCCU merchandise
2022 calendars
Don't forget your treats, too!

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 291 million members in 118 countries worldwide. More than 86,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.

This year's theme is **"Building financial health for a brighter tomorrow."**

The COVID-19 pandemic continues to challenge the financial well-being of credit union members around the globe. This theme highlights the way credit unions are responding to that challenge by working with members to help them rebuild their livelihoods.

International Credit Union Day is recognized by the World Council of Credit Unions, the global trade association and development platform for credit unions and other financial cooperatives, as well as numerous national credit union trade associations and federations around the world.

Are you ready? It's coming!

Need some cash for the holiday season? Don't forget about 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.

Columbus Day—Closed Monday, October 11, 2021
Veteran's Day—Closed Thursday, November 11, 2021
Thanksgiving—Closed Thursday, November 25, 2021
Black Friday—Closed Friday, November 26, 2021
Christmas—Closed Friday, December 24, 2021
New Year's—Closed, Friday, December 31, 2021

Christmas Club Notice

The funds from your AHCCU Christmas Club were deposited to your share savings account on September 30, 2021. Your Christmas Club will automatically renew for 2022. Now is the time to think about next year's club and get yours started. Start with any amount you wish.

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

withdrawing before maturity on September 30th of each year.

Christmas Club Ideas:

\$25 per biweekly pay period =
\$650 per year

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

October is National Cyber Security Awareness Month

Be sure to stay protected during the most wonderful time of the year. Here are some tips:

Keep a clean machine. Before picking out that perfect present, be sure that all internet-connected devices are free from malware and infections by running only the most current versions of software and apps.

Use a secure Wi-Fi. Don't make purchases via public Wi-Fi; instead use a Virtual Private Network (VPN) or your phone as a hotspot.

Lock down your login. Create long and unique passphrases for all accounts and use multi-factor authentication (MFA) wherever possible.

Think before you click. If you receive an enticing offer, do not click on the link. Instead, go directly to the company's website to verify the offer is legitimate.

Do your homework. Prior to making purchases, read reviews to hear what others say about the merchant.

Consider your payment options. You can use a third party payment service, like Google Pay, without giving the merchant your debit card information directly.

Watch what you give away. If the merchant is requesting more data than you feel comfortable sharing, cancel the transaction. Only fill out required fields at checkout.

Keep tabs on your bank statement. Be sure to continuously check your accounts for any unauthorized activity.

A message from our CEO/Manager, Mary M. King

First of all, thank you so much for being a member of Augusta Health Care Credit Union. I consider it a great honor to serve you and want to express my sincere gratitude for allowing us to help you with your financial needs. As a part of the Augusta Health extended family, it is also an honor to see the perseverance and dedication of the employees of Augusta Health. We are humbled by your service and appreciate your commitment to the health and care of our community. As the holidays quickly approach us, I extend my warmest thoughts and wishes to you all. As always, we are here to serve you and we look forward to continuing to do so.



Board of Directors

Dr. Holly Caldwell, President
Dr. Jan Kitts-Cook, Vice President
Brooke Templeton, Secretary
Ashley Cook, Treasurer
Beth Brower, Personnel
Marvella Rea, Director
Jean Ingram, Director

MEMBERSHIP VERIFICATION NOTICE

The AHCCU Supervisory Committee is verifying member records. Please compare the balances on your statement with your records. If they do not agree, please report any differences immediately to:

Julie Melampy
1178 Rustic Willow Lane
Charlottesville, VA 22911

We will consider the balances correct unless we hear from you within the next 10 days of your statement date. Thank you for your assistance!

Shares	APY**
Regular Savings	.15%
Money Market	.20%
Christmas	.25%
IRA	.40%

Share Certificates	APY**
6 Month	.20%
12 Month	.25%
24 Month	.30%

Auto Loans	APR*
2021 New & Used	0.95%-6.65%
2018-2020	1.45%-6.75%
2015-2017	2.20%-7.10%
2014	3.20%-8.10%
2013 or Older	4.00%-8.90%

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

These deposit and loan 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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