



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

January 2022

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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

Reminders for the New Year

Save the Date for our Annual Meeting

Come help us celebrate on Wednesday, April 20, 2022 at 4:00 p.m. Join us for giveaways and refreshments as we elect board members. Keep your eye on our Facebook page or website for upcoming details.

Tax Reminder

1099 notices will be mailed by January 31, 2022 to members who have earned \$10.00 or more in dividends in 2021. If you need that information sooner, it is located at the top of your December 2021 statement in the share summary.

Don't Forget Your 2021 IRA Contributions

You have until Friday, April 15, 2022 to make your contributions for the 2021 tax year. Ask us about our IRA options.



Updated Online Banking

By now, many of you may have noticed our new and improved online banking. Our previous online banking webpage is no longer accessible, but our new site is ready for you! This new site enhances existing features while providing greater security, such as two factor authentication. Please note, this new site is **not compatible with Internet Explorer**. Should you need assistance, please contact the Credit Union at (540) 932-4590.

PREVIOUS ONLINE BANKING USERS VISITING THE NEW SITE FOR THE FIRST TIME:

- If you are already enrolled in online banking, simply visit the new site from our website at www.ahccu.com.
- Sign on to the new site by using your **current** online banking user ID and password. (If you

are not sure what your user ID or password is, please contact us.)

- Once logged in, you will be prompted to **change your username**.

NEW ONLINE BANKING USERS:

- If you are not enrolled in online banking but would like to be, you can register by clicking the link to online banking from our website.
- Select the **"Enroll Now"** option.
- To complete your initial registration, use your member number as the account number.
- Check your email for the **"Complete Enrollment Link."** Open to complete the account setup.
- Choose whether you'd like to enroll in eDocuments.



CLOSINGS

Martin Luther King Jr. Day—Closed, Monday, January 17, 2022

President's Day—Closed, Monday, February 21, 2022

Fraud and Phishing Notice

Augusta Health Care Credit Union will never contact you by phone or email and ask you for your Social Security Number, PIN, verification code, or passwords. This information is personal and confidential to you, and under no circumstance would we require this information over the phone, text message, email, or by any other channel. If you receive a phone call asking for this information, please hang up and call AHCCU immediately at (540) 932-4590. If you believe you are a victim of fraud or scam, contact the police in your area and any financial institution involved.



Phishing is a fraudulent practice of using emails, text messages, or phone calls from legitimate companies in order to induce personal information. Please remain vigilant in protecting yourself and your privacy. If you have received a phishing message and provided information, please change your user ID and password immediately. If you have any questions or concerns, please do not hesitate to contact us.

Refer a Friend to Win a Prize for You and for Them

Why keep a good thing quiet? Tell your friends and family about us and get some incentives for them and for you! What will you win for your referral? Will it be:

- 90 days with no payment on a new loan**
- Skip a payment on an existing loan**
- 0.5% off the rate of your new loan**
- 0.25% bonus rate on a new 6-month certificate of deposit**
- AHCCU merchandise**
- \$25 visa gift card**

For each new member that is referred, the new member will be able to pick a penguin from our "snow bank" in the office for themselves and one for the existing member who referred them. Marked on the underside of the penguin is the prize to collect. This promotion is for a LIMITED TIME ONLY so start referring your friends and family today!



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

Volunteers Needed for AHCCU Board of Directors

Each year there is an opportunity to elect members to serve on the Board of Directors at the Annual Meeting. Board members work together to manage the Credit Union. Board members meet monthly and in-person meetings are held quarterly, when possible. If you're willing to make a personal commitment to attend and actively participate in Board activities, we would love to hear from you!

If you would like more information on any of these positions, please contact AHCCU at (540) 932-4590 or email Mary King at mking@augustahealth.com.

Shares APY**

| | |
|-----------------|------|
| Regular Savings | .15% |
| Money Market | .20% |
| Christmas IRA | .15% |
| IRA | .40% |

Share Certificates APY**

| | |
|----------|------|
| 6 Month | .20% |
| 12 Month | .25% |
| 24 Month | .30% |

Auto Loans APR*

| | |
|-----------------|-------------|
| 2022 New & Used | 0.95%-6.65% |
| 2019-2021 | 1.45%-6.75% |
| 2016-2018 | 2.20%-7.10% |
| 2015 | 3.20%-8.10% |
| 2014 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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