



# NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

## July 2022

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- Vacation Loan Special
- E-Documents Sign-Up

## 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

Kimberly A. Brown  
Member Services Representative

A. Maria Fitzwater  
Member Services Representative

Cassie L. Burke  
Internal Auditor

## Routing Number

251483324

## 2022 Annual Meeting Results

On April 20, 2022 at our Virtual Annual Meeting, Jean Ingram and Dr. Janice Kitts-Cook were unanimously re-elected to serve on the AHCCU Board of Directors. Please join us as we congratulate them. Thank you to all who participated and joined our meeting via Zoom!

Our 2023 Annual Meeting is planned for Wednesday, April 19, 2023. We will announce plans for our meeting next year so be sure to read our newsletter, follow us on Facebook, or sign up for our email newsletter by visiting our webpage at [www.ahccu.com](http://www.ahccu.com) and clicking on [Click here to sign up for news and updates!](#) or simply scan the QR code to the right. We hope to be able to return to an in-person meeting!



## Home Renovation Loan Still Available!



### It's BACK! Our LIMITED TIME OFFER NO HASSEL HOME RENOVATION LOAN

**No closing costs or hidden fees**  
**No appraisal required**

**No additional lien on your home**  
**No equity in your home required**

**6.00% Annual Percentage Rate**  
**Borrow from \$2,500 to \$25,000**  
**Terms from 24 to 60 month**  
**Offer expires August 31, 2022**



Requirements/Restrictions include: Trans Union score of 700 or higher, proof of home ownership (such as an existing mortgage), AND proceeds can only be used for home improvements. Limitations or restrictions may apply. Rates and terms are subject to change without notice. See Credit Union for details.



## CLOSINGS

Independence Day—Closed, Monday, July 4, 2022


Labor Day—Closed, Monday, September 5, 2022

## Tips to Keep Your Account Safe and Sound

Take time to review these important safety tips!

1. Check your accounts regularly. Keep an eye on your account so you will know when something is wrong. Even accounts that you may not use frequently must be checked on a regular basis. If something doesn't seem right, contact us immediately.
2. Safeguard your confidential information. Never give out your PIN to anyone. If you are ever asked over the phone to give your PIN to someone, don't do it! Keep your password confidential and regularly change your password every 90 days, being sure to create a strong password. Also, be sure not to lend your debit or credit card to others.
3. Be careful where you access your account. Think twice about using free Wi-Fi connections to check your banking account. Remember, these are still public places, and you don't know what security measures are in place. Also, be sure you are using the right website or app. Be cautious of an impostor site and make sure apps are downloaded from reputable websites, such as the App Store or Google Play.
4. Be certain that any link is real. Links to financial institutions are often phishing scams. Instead of clicking, a better option is to go directly to our website at [www.ahccu.com](http://www.ahccu.com). Be extra vigilant in correspondence and do not send financial or sensitive information via email. Since your message is not securely encrypted, it can easily be intercepted by hackers and then used to access your account.

## Check out our Vacation Loan Special!



**YOU DESERVE A BREAK!**  
Getaway from it all with our  
**VACATION LOAN SPECIAL**

Borrow \$3,500  
24 month term  
Rates as low as 7.00% APR\*

\*Annual Percentage Rate. Terms and conditions are subject to change at any time without notice. Offers of credit and rates subject to creditworthiness. Membership required.

## Board of Directors

Dr. Holly Caldwell  
Dr. Jan Kitts-Cook  
Ashley Cook  
Beth Brower  
Marvella Rea  
Jean Ingram  
Caroline Hackley

## Signed-up for e-Documents? If not, do so today!

Here are four good reasons to sign-up for e-documents:

- Immediate availability. Why wait for your statement to be printed and mailed when you can have it right away?
  - Convenient access. View your statements whenever and wherever from your desktop, laptop, or mobile device.
  - Increased security. Protect your information from being stolen or delivered to the wrong address.
  - Eco-friendly. The electronic version of your statement saves trees and reduces greenhouse gases associated with manufacturing and transportation of paper goods.
- Sign-up today by contacting us or setup directly from your online banking account.

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

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

Auto Loans	APR*
2022 New & Used	1.25%-7.00%
2019-2021	1.75%-7.00%
2016-2018	2.25%-7.15%
2015	3.50%-8.25%
2014 or Older	4.25%-9.00%

Personal Loans	APR*
24-60 Months	9.00%-15.00%
\$1,500 Special	7.00%-11.50%

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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