



# NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

## October 2022

### IN THIS ISSUE:

- International Credit Union Day 2022
- No car payment for 90 days
- Youth Checking
- Cybersecurity
- Holiday Shopping

## 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

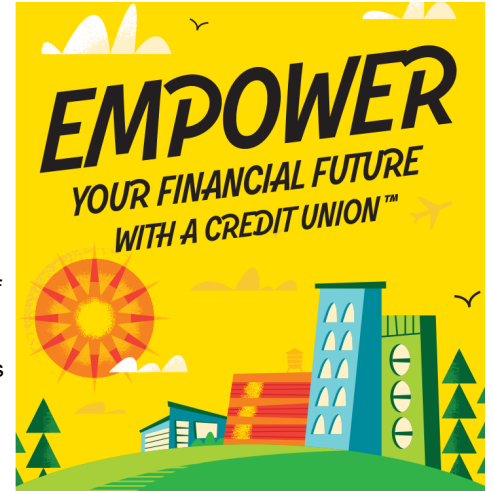
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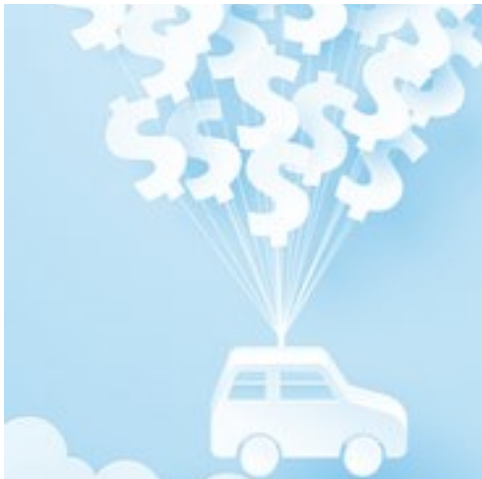
## International Credit Union Day, Thursday, October 20, 2022

**Thursday, October 20, 2022**  
**8:30 a.m. until 4:00 p.m.**  
**FREE 2023 CALENDARS!**

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 375 million members across the globe. On October 20, 2022, join credit union and financial cooperative members around the globe in celebrating 74 years of International Credit Union Day®. Visit us at Augusta Health Care Credit Union and celebrate with your fellow member owners!



## LIMITED TIME OFFER! No Car Payment for 90 Days!



**NO CAR PAYMENT FOR 90 DAYS**  
Payments cannot be deferred more than 90 days from the day of loan closing. Offer valid on auto loans not currently financed with AHCCU. Offer expires December 30, 2022. Rates, terms, and conditions are subject to change and may vary based on creditworthiness and qualifications. All offers of credit subject to approval.

## CLOSINGS

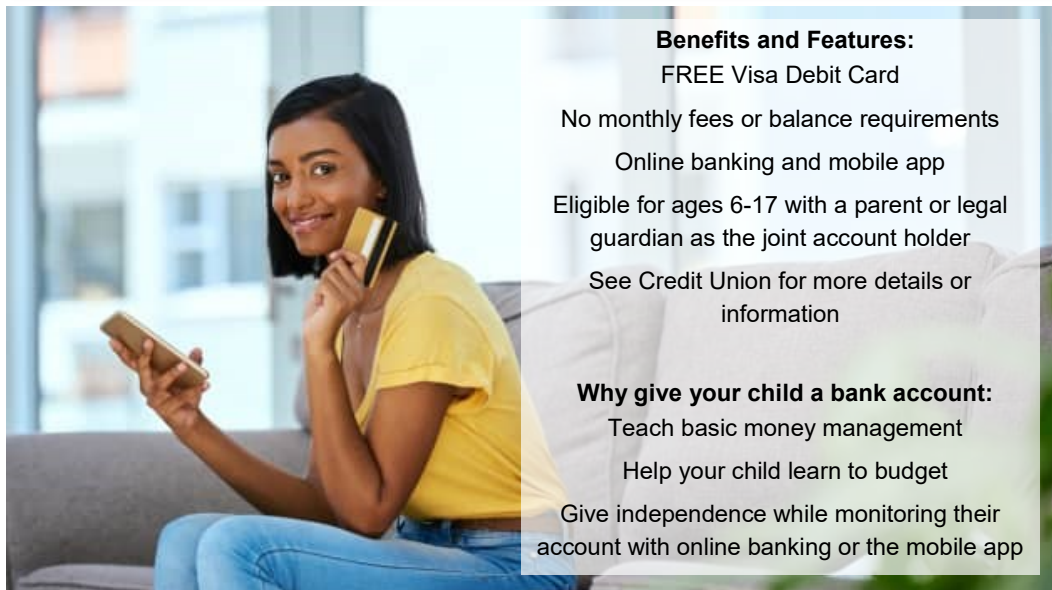
Columbus Day  
Veteran's Day  
Thanksgiving

Closed Monday, October 10, 2022  
Closed Friday, November 11, 2022  
Closed Thursday, November 24, 2022  
Closed Friday, November 25, 2022

Christmas Eve  
Christmas  
New Year's Eve  
New Year's

Closing at 12:00 p.m. on Friday, December 23, 2022  
Closed Monday, December 26, 2022  
Closing at 12:00 p.m. on Friday, December 30, 2022  
Closed, Monday, January 2, 2023

## Now Offering: Youth Checking Accounts!



### Benefits and Features:

FREE Visa Debit Card

No monthly fees or balance requirements

Online banking and mobile app

Eligible for ages 6-17 with a parent or legal guardian as the joint account holder

See Credit Union for more details or information

### Why give your child a bank account:

Teach basic money management

Help your child learn to budget

Give independence while monitoring their account with online banking or the mobile app

## October is National Cyber Security Awareness Month

With the holidays approaching, it is vital that you remain vigilant to potential scams. Scammers will often ramp-up their attacks during the holiday season to try to take advantage of shoppers.

One of the most common scams involves receiving an email from Amazon saying your account has been overcharged, and you have to click on the link to be reimbursed. The link, of course, will not bring you to Amazon, but rather to a fraudulent site where your information can be stolen. In order to protect yourself from these types of scams, please follow the helpful hints below!

- Beware of unsolicited emails asking for a link to be clicked on or for an app to be downloaded to access a deal or arrange a delivery.
- Before clicking on a link, hover over it in emails and social media ads to display the true destination of the website to make sure it's a legitimate site.
- Spelling errors or poor grammar can be signs of scams.
- Stay away from unfamiliar retail, travel, and charity sites online or research them by searching for their names on review sites.
- **If an email, phone call or text says it's a financial institution, don't act on it. Call the financial institution directly.** Most financial institutions would never call unexpectedly to demand account information such as account numbers, passwords, PINs, Social Security Numbers, etc. (*Beware that scammers may claim that fraud has been detected on your account as well to get you to "verify" information on your account.*)

It is important to be aware of the common schemes in order to better protect yourself. You have to stay alert, look for the signs and act with an abundance of caution. If something seems too good to be true, it usually is.

Article from Megan Murphy at <https://www.jdcu.org/blog/cyber-security-awareness-month>

## Board of Directors

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

## Holiday shopping is right around the corner, so be ready!

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

**Borrow \$1,500**

**16 Month Term**

**Rates from 6.99%-1.099% Annual Percentage Rate**

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.

Shares	APY**
Regular Savings	.15%
Money Market	.45%
Christmas	.15%
IRA	.40%

Share Certificates	APY**
6 Month	.50%
12 Month	.75%
24 Month	1.00%

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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