



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

January 2023

IN THIS ISSUE:

- Reminders for the New Year
- New Online Banking
- Phishing Notice
- Member Referral Incentives
- Board of Directors Volunteers

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

Reminders for the New Year

Happy New Year from all of us at
**Augusta Health Care Credit
Union!**

Save the Date for our Annual Meeting

Come help us celebrate on Wednesday, April 19, 2023 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, 2023 to members who have earned \$10.00 or more in dividends in 2022. If you need that information sooner, it is located at the top of your December 2022 statement in the share summary.

Don't Forget Your 2022 IRA Contributions

You have until Tuesday, April 18, 2023 to make your contributions for the 2022 tax year. Ask us about our IRA options.



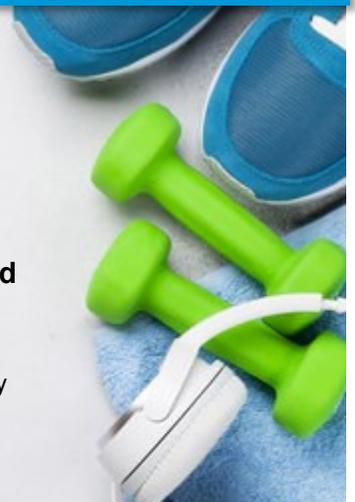
Put your finances back into shape

Treadmills get you nowhere,
but this loan will help you reach your financial finishline!

Borrow up to \$5,000
As low as 7.00% APR*
36 month term

Minimum Trans Union Credit Score of 680 required

*Annual Percentage Rate. Offer expires February 28, 2023.
Rates, terms, and conditions are subject to change and may vary
based on creditworthiness and qualifications.
All offers of credit subject to approval.



CLOSINGS

New Year's Day—Closed, Monday, January 2, 2023

Martin Luther King Jr. Day—Closed, Monday, January 16, 2023

President's Day—Closed, Monday, February 20, 2023

Fraud and Phishing Notice

Online statements (or e-Documents) are eco-friendly, help reduce clutter and offer a number of advantages over traditional paper statements:

- Free and accessible anytime, anywhere, from your online banking account
- Available immediately—no need to wait for the mail
- Easy to save or print PDF files of your statements
- Useful for taxes and other record-keeping purposes
- An email alert to notify you once your statement is available

- Reduces the risk of identity theft and mail fraud by eliminating paper copies

You can setup online statements on your internet banking or stop by or call the Credit Union at (540) 932-4590.



The holidays may be over, but scammers don't take breaks

Four scams to watch for after the holidays:

1. Charity scams

More charity donations are made the last two days of each December than there are all year. Scammers know that more charity donations are made the last two days of December than the rest of the year and will use bogus charities, look-alike sites, and fraudulent fundraising schemes. When giving to charity this time of year, be extra cautious. Consider giving to a specific cause and contact them personally instead of clicking on an ad that allegedly represents them.

2. Bargain-priced gifts for sale

The weeks following the holidays bring a rush of scams on resale sites like Craigslist and eBay. Typically, you'll see a listing of an expensive item priced at a fraction of its real cost. Of course, when it's too good to be true, you're likely looking at a scam. If you agree to purchase the item, it will probably never arrive in the mail and you won't see your money again. Ask for the seller's address and/or references, agree to meet in a well-lit and populated area, preferably one with security-camera coverage. Use cash only for your purchases.

3. Belated holiday e-cards

Late holiday cards are normal for January; however, holiday email cards may be the work of scammers. These fake virtual greetings are often loaded with malware that will infect your device. Don't assume that every belated holiday e-card you receive is legitimate, even if it appears to be sent from your friend. An authentic e-card will include a confirmation code for you to copy and paste to the associated website. If you receive a late e-card without such a code, do not open it. Delete the email and mark it as spam.

4. Post-holiday sales

January is famous for sales and scammers may be working off a bogus site, or targeting victims with emails that advertise "sales," but are actually malware. Look for the "s" after the "http," and check for the lock icon in the URL. If the site represents a well-known retailer, check to see if there are any spelling mistakes in the URL. Words like "deal" and "sale" should not appear in the URL; if they do, you're likely looking at a scam. Never download an attachment or click on a link in an email from an unverified sender. Stay alert and stay safe!

Board of Directors

Dr. Holly Caldwell, President
Dr. Jan Kitts-Cook, Vice President
Ashley Cook, Treasurer
Beth Brower, Director
Marvella Rea, Director
Jean Ingram, Director
Caroline Hackley, 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	.45%
Christmas IRA	.15%
IRA	.40%

Share Certificates APY**

6 Month	.50%
12 Month	.75%
24 Month	1.00%

Auto Loans APR*

2023 New & Used	1.25%-7.75%
2020-2022	2.00%-7.75%
2017-2019	2.50%-8.00%
2016	3.75%-9.25%
2015 or Older	4.50%-10.00%

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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