



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

April 2023

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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

Kimberly A. Brown
Member Services Representative

Cassie L. Burke
Internal Auditor

Routing Number

251483324

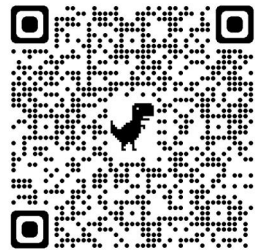
You're Invited to our IN-PERSON Annual Meeting

Register for our 2023 Annual Meeting

Please join us on
Wednesday, April 26, 2023 at 4:00 p.m.
Augusta Health ACC/Community Care Building Conference Room 3

Register for your chance to win one of several door prizes. Welcome gifts will be available for all members in attendance. Register by scanning the QR code to the right, visiting our website at www.ahccu.com, or calling (540) 932-4590.

Please note Augusta Health COVID-19 policy will be followed. Also, Credit Union will close at 2:00 p.m. on April 26, 2023 to prepare.



LIMITED TIME ONLY: Certificate of Deposit Special

13 Months
4.00% Rate
(4.07% Annual Percentage Yield)
\$5,000 minimum balance



CLOSINGS

Annual Meeting—Office Closing at 2:00 p.m. on Wednesday, April 26, 2023

Memorial Day—Closed, Monday, May 29, 2023

Juneteenth—Closed, Monday, June 19, 2023

Independence Day—Closed, Tuesday, July 4, 2023

Board of Directors Nominees

At the AHCCU Annual Meeting on April 26, 2023, there will be an election for your AHCCU Board of Directors. There are four open seats with four nominees. Please read their biographies below:

1. Ashley Cook, incumbent

Ashley has been a member of the Augusta Health Care Credit Union for 20 years. Ashley has been employed by Augusta Health since 1998 and is currently serving as an Intake CSR in the Care Home Medical department. He has served as a volunteer member of Waynesboro First Aid Crew for 27 years. He has held many leadership roles with WFAC, including vice president and president. He has also led numerous strategic initiatives to improve clinical, financial, and operational outcomes for WFAC. In 2019 he was successful with leading a huge organizational structure change that transformed WFAC from a governing body of volunteers to a community-based Board of Directors. Since implementation of the newly formed board of directors, he has served as Vice Chairman and continues to do so today. As a lifelong resident of the Shenandoah Valley, Ashley currently resides in Augusta County. Outside of working and volunteering in his community, he enjoys traveling, participating in outdoor activities like hiking and camping, and spending quality time with friends. Ashley is currently serving the AHCCU membership as a board member as he has been for six years. His business experience along with local non-profit involvement give him a solid background to serve the AHCCU members. Ashley believes that servant leadership is an effective means of helping AHCCU continue to grow and thrive in the local community.

2. Marvella Rea, incumbent

Marvella Rea is an incumbent and has served on the AHCCU Board of Directors since 2020. She is currently the Medical Home Case Manager for Augusta Medical Group. Prior to this position, Marvella held various management positions for over 25 years at Augusta Health. Marvella has been a Registered Nurse for 37 years. She began her career at Kings Daughters Hospital in Staunton. Marvella holds a Bachelor of Science in Nursing from Radford University and a Master of Science in Nursing from the University of Virginia. She is certified through the American Organization of Nurse Executives Credentialing Center as a Certified Nurse Manager and Leader. Marvella lives in Staunton with her Husband and has three adult children. She loves the outdoors and her two Boston Terriers.

3. Caroline Hackley

Caroline Hackley has been serving as an interim board member since a vacancy in 2022 and is now looking to retain her seat. She is a Registered Dietitian and Certified Diabetes Care and Education Specialist with the Outpatient Diabetes and Nutrition Education Department at Augusta Health. Caroline lives in Waynesboro with her energetic puppy, Fergus, a black brown hound/shepherd mix. She enjoys reading, gardening, and is currently learning astronomy. Caroline has been a member of the AHCCU for many years and is excited to serve on the AHCCU Board of Directors.

4. Todd Lilly

Todd has served in various executive leadership roles through-out his career including both non-profit and for-profits companies. Todd has held positions in sales, marketing, fundraising & development and home medical. Todd joined Augusta Health in April of 2020 as Foundation Director and eventually served as the Foundation's interim executive director where he worked alongside the Senior Executive Council in administration. In June of 2022, Todd transitioned to director of Care Home Medical. In addition to his work at AH, Todd serves as part-time pastor of Spring Hill ECO Presbyterian Church and has served on numerous not-profit and community boards. Todd and his wife, Dina live in Bridgewater. They have a daughter Leah who is an accountant serving as an auditor for the Federal Government and a son, Aiden who is a student at Bridgewater College.

Shares	APY**
Regular Savings	.15%
Money Market	.25%-1.25%
Christmas	.15%
IRA	.75%

Share Certificates	APY**
6 Month	1.00%
12 Month	1.50%
24 Month	2.00%

Auto Loans	APR*
2023 New & Used	2.75%-9.25%
2020-2022	3.00%-9.00%
2017-2019	3.50%-9.25%
2016	4.25%-10.00%
2015 or Older	5.25%-11.25%

Personal Loans	APR*
24-60 Months	9.00%-16.00%
\$1,500 Special	7.00%-12.50%

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

AHCCU
78 Medical Center Drive
PO Box 1000
Fishersville, VA 22939

Phone (540) 932-4590
Fax (540) 932-4796
www.ahccu.com
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Board of Directors

Dr. Holly Caldwell, President
Dr. Jan Kitts-Cook, Vice President
Ashley Cook, Treasurer
Marvella Rea, Director
Jean Ingram, Director
Caroline Hackley, Director

Smishing Awareness

Scammers will pose as your bank and will send a text message alerting you to a hold, fraudulent activity, or an update to a financial account. The scammer may even know your account number. They may use a variety of messages but the desired outcome is the same. Scammers are trying to obtain your banking information. For example, you may be prompted for an ATM card number and PIN under the guise of "reactivating your ATM card." Other times, there may be a link that will download malicious software that gives scammers access to anything on the phone.

- **Never give personal information to unsolicited callers.**
- **Be cautious of links sent via text.**
- **If you think your text message is real,** don't click any links. Use your bank's actual web address or call your bank's listed phone number.