



## NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

### July 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

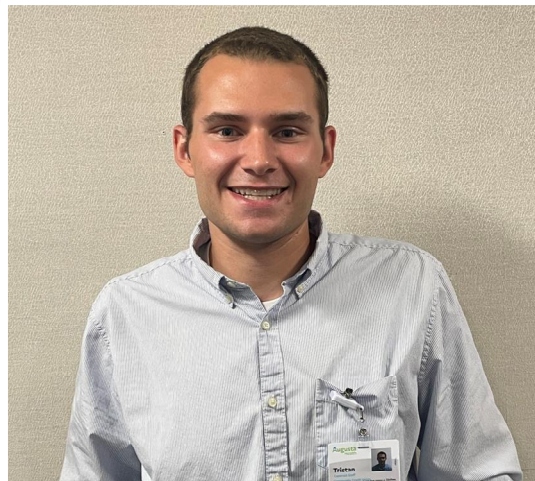
### Routing Number

251483324

### Welcome Tristan Coiner

We are pleased to introduce Tristan Coiner. Tristan will be helping us temporarily throughout the summer. Tristan is an Augusta County native and graduate of Buffalo Gap High School. He will be completing his senior year of college this fall at James Madison University with a major in economics.

Tristan may be new to the Augusta Health Care Credit Union team but he is very familiar with the Augusta Health community. Tristan's father, Mike Coiner, is employed by Augusta Health as the Delivery and Warehouse Supervisor of Care Home Medical.



### Now Offering 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.  
**Offer expires September 30, 2023.**

### CLOSINGS

Independence Day—Closed, Tuesday, July 4, 2023

Labor Day—Closed, Monday, September 4, 2023

## 2023 Annual Meeting Results



**Kim Brown waiting for members to check-in at the meeting.**



2024. 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 left. We hope to see even more of our members next year!

The 2023 AHCCU Annual Meeting was held on April 26, 2023. Ashely Cook, Marvella Rea, Caroline Hackley, and Todd Lilley were unanimously voted to serve on the AHCCU Board of Directors. In addition to the business and financial portion of our meeting, door prizes were awarded including \$50 to Amazon! Please join us as we congratulate all of our winners and thank you to all who participated and attended our meeting.

It was such a privilege to be able to have our meeting in-person for 2023 and we are already looking forward to next year's meeting that is tentatively scheduled for Wednesday, April 17,



**Silent auction for prizes.**

## 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

## Shares

## APY\*\*

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

## Share Certificates APY\*\*

6 Month	1.00%
12 Month	1.50%
24 Month	2.00%

## Auto Loans

## APR\*

2023 New & Used	3.50%-10.00%
2020-2022	4.00%-10.00%
2017-2019	4.75%-10.50%
2016	5.25%-11.25%
2015 or Older	6.50%-12.25%

## 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

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Like us on Facebook!

## Board of Directors

Dr. Holly Caldwell  
Dr. Jan Kitts-Cook  
Ashley Cook  
Marvella Rea  
Jean Ingram  
Caroline Hackley  
Todd Lilley

## 7 Cyber Tips for Summer!

1. **We are all targets.** Don't think %& won't happen to me.+
2. **Eight characters isn't enough.** Mix it up and don't use the same password on multiple sites. Yeah, we see you.
3. **Secure devices.** Don't leave devices unlocked. If you walk away, lock up the screen.
4. **Double check before clicking.** Be especially wary of any attachments or links in emails. That's a favorite front door for the bad guys.
5. **Browse at your own risk.** If you're on a public wi-fi just keep in mind that your data could be copied or stolen.
6. **Back it up, baby.** Don't forget to keep your important data backed up and keep your anti-virus software up to date.
7. **Don't share too much.** Be careful with how much info you share on social media. Think twice before telling everyone you're on your way to Cancun with a house full of data back at home.