



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

October 2023

IN THIS ISSUE:

- International Credit Union Day
- Skip A Payment
- Phishing and Smishing
- Loan Special

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

International Credit Union Day



Every year, credit unions around the world celebrate the credit union philosophy of “people-first.” Join us as we celebrate you, our member-owners of Augusta Health Care Credit Union.

Credit Union Day Cupcakes and Calendars

Thursday, October 19, 2023
8:30 a.m. until 4:00 p.m.

Put Some Extra Cash in Your Pocket...Skip Your Payment!

Defer your loan payment and put some cash in your pocket!

- \$25 fee per each loan payment skip.
- Loan must be open for six (6) months or longer. Loan must be current. Short term loans not eligible.
- Deposit accounts must be in good standing

Other restrictions and qualifications may apply. Contact the Credit Union for further details. You will be required to resume regular monthly payment(s) the following month. Skipping a payment will extend the term of your loan; interest will continue to accrue. Offer subject to change at AHCCU's sole discretion.



CLOSINGS

Columbus Day	Closed Monday, October 9, 2023
Thanksgiving	Closed Thursday, November 23, 2023 Closed Friday, November 24, 2023
Christmas Eve	Closing at 12:00 p.m. on Friday, December 22, 2023
Christmas	Closed Monday, December 25, 2023
New Year's Eve	Closing at 12:00 p.m. on Friday, December 29, 2023
New Year's Day	Closed Monday, January 1, 2024

Phishing Email and Smishing Text Scams

How to recognize phishing

While some phishing messages may obviously come from strangers, others may appear to come from an organization you know and trust. Look closely at any messages you receive and ask yourself the following:

- Do you have an account with the business that's contacting you? If so, does the email address match the address associated with your account? Did you sign up to receive email discounts from this company?
- If the message claims to be from an individual, do you know this person?
- Does the message greeting address you by name?
- Did the email come to your junk or spam folder?
- If you hover over the sender's email address and any links in the message, where do they lead and do they look legitimate?
- If there are attachments, did they come from a trusted contact and do you know what they are?
- Are there misspellings and awkward grammar throughout the message?
- Are you being asked for a payment you aren't sure you owe?
- Are you being threatened with lawsuits and penalties if you don't immediately take action?

Don't click on any links or attachments in messages if you can't verify they are legitimate. Even if the sender claims to be from a company you know and do business with, do not click on a link in the email to log in to your account; instead, go to the company's website to log in. Augusta Health Care Credit Union will not request personal information through emails, texts or other types of messages.

What is smishing?

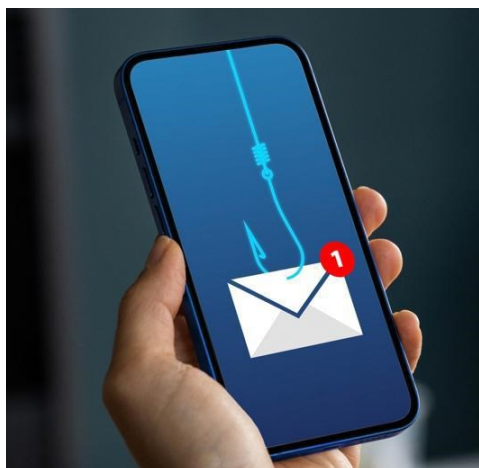
While phishing typically refers to email scams, smishing refers specifically to deceptive text messages. Smishing scams involve contact from an unknown number, often claiming to be from a reputable business. These messages may contain a link that attempts to bait you into clicking it and entering sensitive personal information, such as login details for a secure account or other personal data. Smishers may try to sell the information they gather from you to other scammers, or entice you to download malware onto your smart device.

Smishing is still relatively new compared to email scams, it catches many mobile users off guard.

Here are a few warning signs:

- The message asks you to click a link to verify personal information.
- The message asks you to provide your personal information by calling or texting the number.
- The message claims to be from a government agency. According to the Federal Communications Commission (FCC), government bodies almost never initiate contact via phone or text. If they do provide text notifications or updates, they need your permission first, which typically requires you to sign up by entering your phone number on the official government website.

Article from: <https://www.equifax.com/personal/education/identity-theft/what-is-phishing-what-is-smishing/>



What is phishing?

Phishing messages are fraudulent messages used by scammers to trick you into clicking a link or opening an attachment that will provide them access to your information or download malware onto your computer.

What is smishing?

Smishing refers specifically to deceptive text messages. Smishing scams involve contact from an unknown number, often claiming to be from a reputable business. These messages may contain a link that attempts to bait you into clicking it and entering sensitive personal information or other personal data.

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	6.50%-12.25%
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

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

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

Like us on Facebook!

Board of Directors

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

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 7.00%-12.50% 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.