



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

April 2024

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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 AHCCU's 2024 Annual Meeting

Register for our 2024 Annual Meeting



Please join us for refreshments, welcome gifts, door prizes, and our
GRAND PRIZE of a \$100 Visa Gift Card!



Wednesday, April 24, 2024 at 4:30 p.m.
Augusta Health ACC/Community Care Building
64 Sports Medicine Drive | Fishersville, VA 22939
First Floor, Conference Room 3



Registration is REQUIRED. Register by Tuesday, April 23, 2024 by scanning the QR code, visiting our website at www.ahccu.com, or calling (540) 932-4590.

Keep Your Account Active

Did you know that after 12 months of inactivity your account with us becomes inactive?

Ways to **keep your account active**:

- Write checks or use your check card for your checking account
- Transfer money between your accounts online
- Transfer money between your accounts on the mobile app
- Call the office to have money transferred for you
- Withdraw funds from your account online or in the office
- Send a deposit of any amount via mail or the drop box

If your account is **already inactive**, you will need to send a deposit or come to the office.
Electronic transfers cannot be processed if your account is already inactive.



CLOSINGS

Annual Meeting—Office Closing at 2:00 p.m. on Wednesday, April 24, 2024

Memorial Day—Closed, Monday, May 27, 2024

Juneteenth—Closed, Wednesday, June 19, 2024

Independence Day—Closed, Thursday, July 4, 2024

Board of Directors Nominee

At the AHCCU Annual Meeting on April 24, 2024, there will be an election for your AHCCU Board of Directors. There is one open seat with one nominee. Please read the biography for Dr. Holly Caldwell-Taylor, incumbent:

Holly has been a member of the Credit Union for over 45 years and is an Associate Professor of Accounting and Chair of the Economics and Business Administration Department at Bridgewater College. Holly's background provides an ideal match for the Board of Directors. She completed her Bachelor of Science degree in business administration. She then completed her Master of Accountancy degree specializing in taxation from Virginia Tech in 2000. She holds a current CPA license in the Commonwealth of Virginia and completed her M.B.A. from the University of Maryland University College in 2006. She completed her Doctor of Business Administration degree from Liberty University in August 2019. Her work background includes tax preparation and auditing experience in public accounting. Since August 2002, she has taught accounting and management courses at Bridgewater College. Holly looks forward to the continued opportunity to contribute her knowledge and experience to a well-deserving financial institution.



Dr. Holly Caldwell-Taylor, Incumbent

Be sure to checkout our new location!

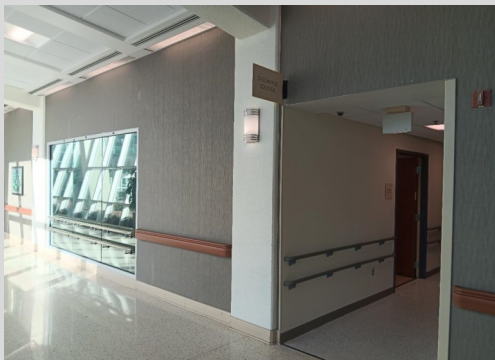


At the end of February, AHCCU moved to the first floor of Augusta Health, in what was previously the Discharge Lounge. We can now be found between the gift shop and the laboratory.

SPECIAL THANKS

A special thank you to everyone who made this move possible. Thank you to those who helped us transition to our new location. Thank you to our members for your patience as we adjusted our hours to relocate. And one last thank you to everyone that joined us for our Grand Re-Opening on March 13, 2024. It was truly a pleasure to showcase our new office with new and familiar faces!

If you have not yet been able to visit our new office space, please enjoy these images.



Credit Union exterior



Credit Union interior

Shares APY**

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

Share Certificates APY**

6 Month	4.07%
12 Month	2.02%
24 Month	2.53%

Auto Loans APR*

2024 New & Used	4.00%-11.00%
2021-2023	4.50%-10.50%
2018-2020	5.00%-10.75%
2017	6.00%-11.75%
2016 or Older	6.75%-12.50%

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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www.ahccu.com

Board of Directors

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