



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

July 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

LIMITED TIME: Sweet Offers



NO PAYMENT FOR 90 DAYS!

Offer applies to **ANY** new loan with AHCCU!
Don't let it melt, because this offer is for a
LIMITED TIME ONLY!

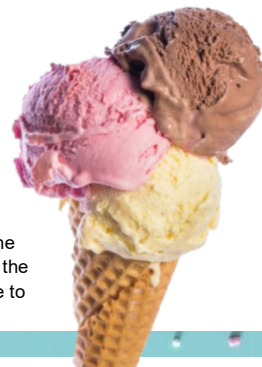
Offer begins May 1, 2024.
Current loans with AHCCU do not qualify for this promotion.
New loan must be financed for 12 months or longer.

90 day payment deferral cannot be deferred for more than 90 days from the day of loan closing. Terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All offers of credit are subject to approval. Restrictions may apply. Offer subject to change without notice. Contact Credit Union for more information.

Already have a loan with AHCCU? SKIP YOUR LOAN PAYMENT

\$25 fee per skipped loan payment.
Loan(s) must be current with no collection action pending.
Deposit accounts must not be overdrawn.
Loan must be open for six (6) months or longer to be eligible.

Short term loans are not eligible. 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.

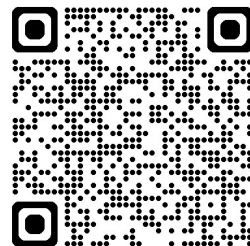


Making Account Opening Easier

Do you love our rates but can't find the time to stop by our location to open your account? **Call us at 540-932-4590 to schedule an appointment for us to come to your office or work.**

Please have the following:

- Government issued ID (such as a driver's license)
- \$10 minimum deposit to start your account
- Membership Application—scan the QR code, visit our website, or we can bring one to your appointment



CLOSINGS

Independence Day—Closed, Thursday, July 4, 2024

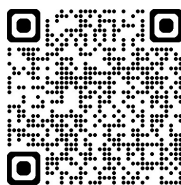
Labor Day—Closed, Monday, September 2, 2024

2024 Annual Meeting Results



The 2024 AHCCU Annual Meeting was held on April 24, 2024. Dr. Holly Caldwell-Taylor was unanimously voted to continue to serve on the AHCCU Board of Directors. In addition to the business and financial portion of our meeting, door prizes were awarded—including a \$100 Visa Gift Card and more than \$300 worth of other prizes! Please join us as we congratulate all of our winners and thank you to all who participated and attended our meeting.

It was a pleasure to have each attendee at our 2024 meeting and we are already looking forward to next year's meeting that is tentatively scheduled for Wednesday, April 23, 2025. Be sure to read our quarterly newsletter, follow us on Facebook, or sign up for our email newsletter by visiting www.ahccu.com and clicking on "Click here to sign up for news and updates!" or simply scan the QR code. We hope to see even more of our members next year!



Some of the prize winners are pictured below. Be sure to join us next year for your chance to win!

Star Bucks Gift Basket



Ashley Cook

Igloo Cooler



Marvella Rea

BBQ/Kroger Gift Basket



Charisse Williams

Movie Gift Basket



Sara Quick

Cybercrime Doesn't Take a Vacation!

Keeping safe during summer travel goes beyond applying sunscreen, drinking water and packing layers. As tempting as it is to let our guard down, remaining vigilant with technology is part of our everyday lives has become increasingly important.

Before You Go:

- When booking your travel, use secure sites beginning with "https://." You should also see a padlock symbol in the address bar.
- Back up your device with a cloud service.
- Use a virtual private network (VPN) to protect your data when connected to uncertain Wi-Fi.

In Transit:

- Treat your devices like cash and secure them in public places.
- Remain vigilant about your surroundings and how and where you use your devices.

While You Are There:

- Avoid conducting confidential or financial activities while using a public wireless network. FYI: Your cell phone's mobile network connection is more secure than a public wireless network.
- Do not connect to public charging stations. Your data could be stolen via the wires provided.

When You Get Home:

- Immediately change your passwords or PINs that were used while travelling.
- Update and run all of the anti-virus/anti-malware programs on your devices.
- Check your financial statements — report any suspicious transactions immediately!

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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Board of Directors

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