



NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

April 2025

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Routing Number

251483324

Staff

Mary M. King
Manager/CEO

Kimberly A. Brown
Member Services Representative

Jeanette George
Member Services Representative

Cassie L. Burke
Internal Auditor

Hours

Monday-Thursday
8:30 a.m. - 4:00 p.m.
Friday
7:30 a.m. - 4:00 p.m.

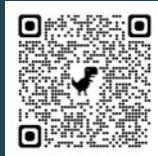
You're Invited to AHCCU's 2025 Annual Meeting

Wednesday,
April 30, 2025
4:30 p.m.
Augusta Health
Community Care
Building

★
64 Sports Medicine Dr
Fishersville, VA 22939
First Floor
Conference Room 3

★
Registration is
REQUIRED

Register by Tuesday,
April 29, 2025,
by calling the
Credit Union at
(540) 932-4590
or scanning the
QR Code below.



Annual Meeting BINGO

11	18	39	57	75
6	25	37	55	Multiple \$50 Cash Winners!
Welcome Gifts	16	ONE CARD PER MEMBER	47	
	5	30	34	Refreshments
10	26	36	46	63

RAFFLE

Grand
Prize:
\$100 Cash
Raffle



Annual Meeting—OFFICE CLOSING AT 2:00 P.M., Wednesday, April 30, 2025

Memorial Day—CLOSED, Monday, May 26, 2025

Juneteenth—CLOSED, Thursday, June 19, 2025

Independence Day—CLOSED, Friday, July 4, 2025

CLOSINGS

Board of Directors Nominees for 2025 BOD Election

Dr. Janice “Jan” Kitts-Cook

Janice Kitts-Cook is currently the Policy and Process Manager, under the Compliance Department, at Augusta Health Medical Center in Fishersville, VA, working to standardize policies across the organization. Prior to her current position, Jan has held several leadership positions in various fields of nursing including, manager of maternal child health, medical-surgical, renal dialysis, and Nursing Supervisor.

Jan holds a Doctor of Nursing Practice from Old Dominion University, a M.S. in Health Care Administration from James Madison University, and a B.S.N. from Radford University. In addition, she is certified by American Nurses Credentialing Center as a Nurse Executive and through the Healthcare Compliance Association, certification in Healthcare Compliance and Healthcare Research Compliance. Raised in Virginia, Jan currently lives in Swoope, with her husband Tom, and enjoys the beautiful seasons in the Shenandoah Valley, as well as exploring historic areas throughout the U.S.

Jean Ingram

Jean Ingram joined our Board of Directors in August 2019. She is employed with Hershey's as a Wrapper Operator and Relief Manager. She resides in Augusta County with her husband and greatly enjoys spending time with her children and grandchildren. In her spare time, she pursues quilting and cross-stitching as well as traveling with her husband. She is honored to serve on the AHCCU Board of Directors and looks forward to continuing to serve.

FBI Scams and Safety: On the Internet

Everyday tasks—opening an email attachment, following a link in a text message, making an online purchase—can open you up to online criminals who want to harm your systems or steal from you. Preventing internet-enabled crimes and cyber intrusions requires each of us to be aware and on guard.

Protect Your Systems and Data

- ✦ Keep systems and software up to date and install a strong, reputable anti-virus program.
- ✦ Create a strong and unique passphrase for each online account you hold. Using the same passphrase across several accounts makes you more vulnerable if one account is breached.
- ✦ Do not open any attachments unless you are expecting the file, document, or invoice and have verified the sender's email address.

Protect Your Connections

- ✦ Be careful when connecting to a public Wi-Fi network and do not conduct any sensitive transactions, including purchases, when on a public network.

Protect Your Money and Information

- ✦ Examine the email address in all correspondence and scrutinize website URLs. Scammers often mimic a legitimate site or email address by using a slight variation in spelling. Or an email may look like it came from a legitimate company, but the actual email address is suspicious.
- ✦ Do not click the link in an unsolicited text message or email that asks you to update, check, or verify your account information. If you are concerned about the status of your account, go to the company's website to log into your account or call the phone number listed on the official website to see if something does in fact need your attention.
- ✦ Carefully scrutinize all electronic requests for a payment or transfer of funds.
- ✦ Be extra suspicious of any message that urges immediate action.
- ✦ Make online purchases with a credit card for an extra layer of protection against fraud.
- ✦ Do not send money to any person you meet online or allow a person you don't know well to access your bank account to transfer money in or out.

Bi-Annual Membership Verification Notice



The AHCCU Supervisory Committee will be verifying member records in April 2025. Please compare the balances on your statement with your records. If they do not agree, please report any differences immediately to:

Julie Melampy
107 Eric Place
Charlottesville, VA 22903.

We will consider the balances correct unless we hear from you within 10 days of your statement date.

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

Share Certificates	APY**
6 Month	3.75%
12 Month	3.30%
24 Month	2.53%

Auto Loans	APR*
2025 New & Used	3.50%-10.50%
2022-2024	4.50%-10.50%
2019-2021	5.00%-10.75%
2018	6.00%-11.75%
2017 or Older	6.75%-12.50%

Personal Loans	APR*
24-60 Months	7.00%-15.00%
\$1,500 Special	6.00%-12.50%

All rates are subject to change at any time without notice. All offers of credit are subject to approval. For certificates, early withdrawal penalties may apply. Fees may reduce earnings on your accounts.

*APR—Annual Percentage Rate
**APY—Annual Percentage Yield

Contact Information

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PO Box 1000
Fishersville, VA 22939

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

Board of Directors

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