



NOTES BEARING INTEREST

July 2026

Quarterly Newsletter

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STAFF

Mary King
Manager/CEO

Kimberly Brown
Member Services Representative

Jeanette George
Member Services Representative

Cassie Burke
Internal Auditor

ROUTING NUMBER

251483324

HOURS OF OPERATION

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

UPCOMING CLOSINGS

INDEPENDENCE DAY
CLOSING AT 12 P.M.
FRIDAY, JULY 3, 2026

LABOR DAY
CLOSED
MONDAY, SEPTEMBER 7, 2026

MEMBERSHIP DRIVE

★ JULY 1 - JULY 31 ★

SECOND TO NONE

Pick Your Prize

Join the credit union or refer a new member during July and receive a raffle ticket. Then choose which prize drawing you'd like to enter!



\$50 AMAZON GIFT CARD

\$50 LOWE'S GIFT CARD

\$50 TEXAS ROADHOUSE GIFT CARD

\$50 WAWA GIFT CARD



NEW MEMBERS

Open a new account between July 1 - July 31 and receive one raffle ticket.



EXISTING MEMBERS

Refer friends, family members, or coworkers. For each new account opened through your referral, you'll receive one raffle ticket.

We may not be your only bank, but we're **SECOND TO NONE** when it comes to helping you and your family!



GREAT LOANS
Auto & personal loan rates that work for you.



SAVE WITH EASE
Set up direct deposit or payroll deduction to save for vacation, Christmas, emergencies & more.



FOR YOUR FAMILY
Start savings accounts for children and grandchildren.



FOR TEENS
A great first checking account with a debit card.



LOCAL & PERSONAL
Friendly, local service from people who care about our members.



ONE WINNER WILL BE DRAWN FOR EACH PRIZE IN EARLY AUGUST.

Join. Refer. Choose. Win.

Accounts must meet credit union membership eligibility requirements. Winners will be notified by phone or email.

2026 Annual Meeting Results

The 2026 AHCCU Annual Meeting was held on Wednesday, April 29, 2026 in Augusta Health's ACC/Community Care Building. At the meeting, Dr. Holly Caldwell-Taylor was recognized for her decades of service to the Credit Union.

Julie Melampy, who had been serving as interim on the Board to fill Dr. Caldwell-Taylor's vacancy, was formally elected to the Board at the meeting. Ashley Cook, Marvella Rea, Carline Hackley, and Dr. Todd Lilley were also unanimously voted to continue to serve on the AHCCU Board of Directors.

In addition to the business and financial portion of our meeting, cash prizes were awarded to our bingo winners and a \$100 cash grand prize was awarded to the winner of our raffle. Thank you to all who participated and attended our meeting and we look forward to next year's meeting.



Mary King & Dr. Holly Caldwell-Taylor



AHCCU Board of Directors Members: Dr. Jan Kitts-Cook, Marvella Rea, Dr. Todd Lilley, Julie Melampy, Ashley Cook, & Caroline Hackley (Not pictured: Jean Ingram)

Protecting Against Financial Exploitation

Financial exploitation is one of the fastest-growing forms of elder abuse. It occurs when someone improperly uses an older adult's money, property, or assets for personal gain. While strangers can be responsible, perpetrators are often people the victim knows and trusts.

If you are an older adult, talk through major financial decisions with a trusted friend, family member, attorney, or financial professional before making changes to accounts, legal documents, or property ownership.

If you have an older loved one in your life, pay attention to signs such as unusual banking activity, sudden financial hardships, new individuals becoming heavily involved in financial matters, or unexplained changes to legal documents.

If something doesn't seem right, trust your instincts and start a conversation. For information or assistance, contact Virginia Adult Protective Services at 1-888-832-3858 or visit dars.virginia.gov/aps.



Shares	APY**
Regular Savings	0.25%
Money Market	0.25%-1.25%
Christmas	0.15%
IRA	0.75%

Share Certificates	APY**
6 Month	3.50%
12 Month	3.75%
24 Month	2.25%

Auto Loans	APR*
2026 New & Used	3.50%-10.50%
2023-2025	4.50%-10.50%
2020-2022	5.00%-10.75%
2019	6.00%-11.75%
2018 or Older	6.75%-12.50%

Personal Loans	APR*
24-60 Months	7.00%-15.00%

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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BOARD OF DIRECTORS

Julie Melampy
Dr. Jan Kitts-Cook
Ashley Cook
Marvella Rea
Jean Ingram
Caroline Hackley
Dr. Todd Lilley