



NOTES BEARING INTEREST

October 2026

Quarterly Newsletter

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ICU Day

Make It Happen Loan
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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

COLUMBUS DAY

MONDAY 10/12/26 - CLOSED

VETERAN'S DAY

WEDNESDAY 11/11/26 - CLOSED

THANKSGIVING

THURSDAY 11/26/26 - CLOSED
FRIDAY 11/27/26 - CLOSED

CHRISTMAS

THURS. 12/24/26 - CLOSE AT NOON
FRIDAY 12/25/26 - CLOSED

NEW YEAR'S

THURS. 12/31/26 - CLOSE AT NOON
FRIDAY 1/1/27 - CLOSED

International Credit Union Day

Celebrate International Credit Union Day with Augusta Health Care Credit Union on Thursday, October 15th, 2026!

Since 1948, credit unions around the world have come together on the third Thursday of October to celebrate the credit union movement and the people who make it special.

At AHCCU, we're proud to be part of that movement—and even prouder to serve our members right here in our community.

Stop by on Thursday, October 15th, and celebrate with us with cupcakes and calendars while supplies last.

Thank you for being a member and for making AHCCU what it is. We appreciate the opportunity to serve you!

Join us Thursday,
October 15, 2026

2027 Calendars
and Cupcakes
Starting at 8:30 a.m.



Before the year ends

MAKE IT HAPPEN

Borrow up to
\$25,000
60 Month Term

Rates available at

6.00%*
or
6.75%*



TRAVEL



HOME



PURCHASE



CONSOLIDATE

*Annual percentage rate. 6.00% Annual Percentage Rate available for TransUnion credit score of 780 or above. 6.75% Annual Percentage Rate available for TransUnion credit score of 720-779. All offers subject to credit approval. Restrictions or limitations may apply. Rates and terms are subject to change without notice. See Credit Union for details.

"GIVE YOUR WALLET A BRAKE"

Our biggest auto refinance special yet

CUT YOUR RATE IN HALF

as low as 3.00% APR *



CUT YOUR RATE IN HALF

Refinance your auto loan and we'll cut your current rate in half. As low as 3.00% APR*



90 DAYS NO PAYMENT

Keep 3 payments in your pocket right from the start!



2 FREE PAYMENT SKIPS

Skip two payments at no charge throughout life of loan, after 12 months.

EXAMPLE

You could save big!

Your Current Loan

8.00% APR

\$525 per month



Your New AHCCU Loan

4.00% APR

\$475 per month

That's \$50 more in your pocket. Every month.

See how much lower your rate - and payment - could be.

Bring us your current auto loan. We'll do the math for you!

*Annual percentage rate. Offer only available for auto loans not currently financed with AHCCU. Only automobiles year 2016 or newer qualify. Minimum annual percentage rate is 3.00%. Terms available from 48 to 84 months. Offer subject to credit approval. Payments deferred/skipped are not forgiven and interest will continue to accrue. Offer subject to change without notice.

Shares

Regular Savings

Money Market

Christmas

IRA

APY**

0.25%

0.25%-1.25%

0.15%

0.75%

Share Certificates

6 Month

12 Month

24 Month

APY**

3.50%

3.75%

2.25%

Auto Loans

2026 New & Used

2023-2025

2020-2022

2019

2018 or Older

APR*

3.50%-10.50%

4.50%-10.50%

5.00%-10.75%

6.00%-11.75%

6.75%-12.50%

Personal Loans

24-60 Months

APR*

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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Secure the Season: Tips for Online Holiday Shopping

Holiday shopping is more convenient than ever, but it also creates opportunities for scammers and cybercriminals. As you shop online this season, keep these simple tips in mind:

- **Secure your devices and accounts.** Keep your phone, computer, and tablet updated with the latest software. Use strong, unique passwords for your accounts and enable multifactor authentication whenever it's available.
- **Shop through trusted websites.** Be cautious of online deals, advertisements, emails, and links that seem suspicious. Before entering personal or financial information, make sure you're on a legitimate website. When in doubt, type the retailer's web address directly into your browser rather than clicking a link in an email.
- **Protect your payment information.** Look for "https://" in the website address before entering sensitive information. Never provide passwords or financial information in response to an unsolicited email. During the holiday season, regularly review your bank and card statements and report any suspicious activity promptly.

Source: Cybersecurity and Infrastructure Security Agency (CISA), "Holiday Online Shopping Safety."

NOW ACCEPTING DEBIT/CREDIT CARD LOAN PAYMENTS ONLINE

Credit/debit card payments can be made at your convenience online. Simply visit our website and click the "Make Your Loan Payment Here: Pay My Loan" button or scan the QR Code to the right. Please note a convenience fee applies.

