



# NOTES BEARING INTEREST

October 2017

## Augusta Health Care Credit Union

78 Medical Center Drive  
PO Box 1000  
Fishersville, VA 22939

Phone (540) 932-4590  
Fax (540) 932-4796  
www.ahccu.com  
Like us on Facebook!



### 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

Cassie L. Burke  
Member Services Representative

Kimberly A. Brown  
Member Services Representative

Amy E. Thornton  
Member Services Representative

Routing Number:  
251483324

### Closings:

#### Thanksgiving

Thursday, November 23, 2017  
Friday, November 24, 2017

#### Christmas

Monday, December 25, 2017

#### New Years

Monday, January 1, 2018

## Join us as we celebrate you!

### Thursday, October 19, 2017



## International Credit Union Day Snacks, 2018 Calendars, & More!



**Is your car a 2010 model or newer?**

**Is your rate higher than 4% APR\*?**

**If so, let us help you save money and cut your rate in half!**

This loan is only available for auto loans not currently financed with Augusta Health Care Credit Union. Only automobiles model year 2010 or newer qualify. Minimum annual percentage rate is 1.99%. Terms available from 60 to 84 months. Offer expires December 31, 2017.

# Join our Pumpkin Carving Contest



**Step 1: Carve Your Pumpkin**  
**Step 2: Like Our Facebook Page**

facebook.com/augustahealthcarecreditunion

**Step 3: Send Us Your Photos**

Send us a Facebook message with your photo or use Messenger

**Step 4: Check for Winners**

Winners announced on October 31, 2017

## Have a 401k? Roll it over with us!

You can rollover your 401k to an IRA (Individual Retirement Account) with us! We offer the following:

- A great rate (current Annual Percentage Yield is 1.26%)
- No annual fee
- No interest penalty for withdrawals
- Roth & Traditional IRA's
- Assistance with paperwork
- Convenience
- Excellent customer service



## Not a member yet? Join us for \$1!



**A**ccessible: bank where you work  
**H**istory: helping members since 1964  
**C**ommitted: we are dedicated to our members  
**C**ooperative: owned and operated by you, the member  
**U**nbeatable: low rates on loans & high rates on savings

We have extended our new member promotion! Be sure to tell your *family members and Augusta Health coworkers!* Augusta Health Care Credit Union will be paying the \$10 balance requirement for new members! See Credit Union for details.

## Christmas Club Funds

The funds from your AHCCU Christmas Club were deposited into your share savings account on September 30, 2017. Your Christmas Club will automatically renew for 2018.

Now is the time to think about next years club and get yours started. Start with any amount you wish. Here are some ideas:

- \$25 per biweekly pay period = \$650 per year
- \$50 per biweekly pay period = \$1,300 per year

**Don't have a Christmas Club?** Stop by the Credit Union to set yours up! There is no minimum required to open this account.

## Ready for Black Friday?

**Don't forget our Loan Special!**

Borrow \$1,500 for 16 Months  
at 6.99% APR\*

Payments approximately  
\$99 a month



### Shares APY\*\*

Regular Savings	.25%	.25%
Money Market	.50%	.50%
Christmas Club	.75%	.75%
IRA	1.25%	1.26%

### Share Certificates

6 Month	.40%	.40%
12 Month	.65%	.65%
24 Month	1.00%	1.00%

### New & Used Auto Loans APR\*

2016-2017	60 months	1.99%
\$18,000 & Up	72 months	2.39%
\$25,000 & Up	84 months	2.99%

### Used Auto Loans

2013-2015	60 months	2.79%
\$18,000 & Up	72 months	2.99%
2011-2012	60 months	3.99%
2010	60 months	4.79%
2009 & Older	48 months	7.99%

### Personal Loans

Up to 24 months	9.99%
25-36 months	10.99%
37-60 months	11.99%

These rates are subject to change at any time without notice

\*APR Annual Percentage Rate

\*\*APY Annual Percentage Yield