

Augusta Health Care Credit Union

Notes Bearing Interest

March 2010

Phone: 540-932/332-4590
 Audio Response Line: 1-877-393-3012

Fax: 540-932-4796
 www.ahccu.com

Your Invited to Our Annual Meeting
April 26th 2010 at 4:00 pm
at Augusta Health
in ACC conference room 3.
Join us for our annual business meeting,
food, fun and lots of prizes,
Including Cash, Theme Park Tickets,
Gift Certificates And Much More!!!

Six is the Limit

It's easy to save at AHCCU, and we have many savings options including investing for a lifetime or saving for something special. But remember, savings accounts are not meant to be transactional accounts. Federal Reserve Regulations limit the number of transactions on savings and investment accounts to 6 non-person transactions per month. Non person transactions are:

- ◆ Telephone requests including calling CU or teller phone
- ◆ Online (you make the transfer yourself)
- ◆ Automatic (set for recurring dates)
- ◆ Preauthorized (you allow a third party to debit your account)
- ◆ Overdraft transfers (savings to checking)

You can conduct unlimited transactions in person at the office.

Accounts in excess of the 6 non-person transactions per month may be subject to a fee.

Shares		APY**
Regular Savings	.25%	.25%
Money Market	.50%	.50%
Christmas Club	.75%	.75%
IRA	1.75%	1.76%

Share Certificates

6 Month	1.25%	1.26%
12 Month	1.50%	1.51%
24 Month	2.00%	2.02%

Auto Loans

2008 \$ 20010		APR*
Up to	60 months	4.99%
\$18,000 & Above	72 months	5.59%
2005, 2006 & 2007	60 months	5.59%
2004	60 months	6.49%
2003	48 months	6.99%
2001 & 2002	48 months	8.99%

Personal loan	60 months	14.00%
Up to 36 months		13.00%
Up to 24 months		12.00%

These rates are subject to change at any time without notice.

* APR Annual Percentage Rate

** APY Annual Percentage Yield

Staff:

Nancye Nuckols

Manager/CEO

Stephanie Ramsey

Member Service Supervisor

Christina Anderson
Member Service Rep.

Judy Hanger
Member Service Rep.

Office Hours:

Mon—Thurs 8:30—4:00
Friday 7:30—4:00

Augusta Health Care Credit Union

SAVE ON POSTAGE, FUEL, AND TIME!
OUR "ONLINE BANKING" CAN SAVE YOU IN ALL THREE AREAS. WITH THE PRICE OF POSTAGE STAMPS AND FUEL CONSTANTLY GOING UP, YOU CAN SAVE MONEY BY PAYING YOUR BILLS ONLINE. USE OUR "BILL PAYER" SERVICE AND PAY UP 15 BILLS PER MONTH FOR ONLY \$5.95 (CHEAPER THAN \$8.80 FOR A BOOK OF STAMPS).
SET IT UP AT YOUR CONVENIENCE AND SAVE TIME. CONTACT US FOR MORE DETAILS.



THEME PARK TICKETS FOR 2010

KINGS DOMINION	ADULT \$42.00
	CHILD \$31.00
WATER COUNTRY	ADULT \$36.00
	CHILD \$29.00
BUSCH GARDENS	ADULT \$51.00
	CHILD \$43.00

2005-2010 Car Loan 4% APR!

Whether car shopping or just refinancing, you can have an APR (Annual percentage rate) of only **4%** on '05-'10 year models. Open a checking and start direct deposit and your rate will be **3.70%**. Contact us now for details, it's easy.



Mortgage rates have dropped!
Get a lower monthly mortgage payment & save money.

Contact our affiliate Member Options for a rate quote call 1-888-578-4747 ask for Margaret.

Want to get rid of credit card debt, get a lower payment & save even more money?

Come see us and let us help you with



HOLIDAY CLOSING
MEMORIAL DAY
MONDAY, MAY 31st



YOU CAN STILL TAKE THE FAMILY VACATION!

VACATION LOAN SPECIAL

May 1st thru September 30, 2010

Borrow \$1,000 for 12 months @ 7.99% Annual Percentage Rate

Approx payment \$87 a month

Use payroll deduction and
 pay 1/2 payment each payday.

Very affordable, Very convenient & Very Easy

Call or stop by the office!

