

# Augusta Health Care Credit Union

OCTOBER 2011

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 www.ahccu.com

## CREDIT UNIONS BUILD A BETTER WORLD

As we celebrate International Credit Union Day on **October 20, 2011**, we demonstrate, with more than 186 million people worldwide, that we're all part of building a better world.

We, at Augusta Health Care Credit Union, feel we help to build a better world in our own community by being there for our members. Whether we help with a short term emergency loan or with the best interest rates for your savings accounts or with financial support/counseling, our goal is to help you meet your financial needs and make your world the best it can be.

We look forward to seeing you on Thursday, October 20, 2011 to celebrate with us, with refreshments and giveaways.

CREDIT UNIONS **BUILD A BETTER WORLD™**  
 INTERNATIONAL CREDIT UNION DAY\* OCTOBER 20, 2011



## TRY OUR NEW SERVICE- THE VISA TRAVEL CARD

**Our Visa Travel Card is your ticket to safety and convenience. You will have the best of both worlds, the safety of travelers checks and the convenience of a plastic card.**

**This is a pre-paid debit card which has many advantages:**

- \* Emergency card replacement
- \* Travel assistance
- \* Zero liability protection
- \* Lost luggage reimbursement
- \* 90-day purchase protection
- \* 24/7 online acct management
- \* Reloadable from \$100 – 5,000
- \* Usable anywhere Visa debit cards are accepted worldwide, including ATM's
- \* No monthly maintenance fee

### Holiday Closings For the Credit Union

November 24th for Thanksgiving, November 25th 7:30 am until 2:00 pm

December 26th for Christmas & January 2nd for New Years

Shares		APY**
Regular Savings	.25%	.25%
Money Market	.50%	.50%
Christmas Club	.75%	.75%
IRA	1.50%	1.51%
<b>Share Certificates</b>		
6 Month	.75%	.75%
12 Month	.90%	.90%
24 Month	1.20%	1.21%
<b>New Auto Loans</b>		
		APR*
2010-2011	60 months	2.99%
\$18,000 & Above	72 months	3.99%
<b>Used Auto Loans</b>		
2008- 2011	60 months	3.99%
2006-2007	60 months	5.49%
2005	60 months	5.99%
2004	60 months	8.49%
Personal loan	37— 60 months	14.00%
	25—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

### VISA GIFT CARDS

The Perfect Gift!

Available at Your Credit Union

You Choose the Amount

The Recipient chooses where to shop & what to buy.

Can be used anywhere

Visa is accepted

With few limitations



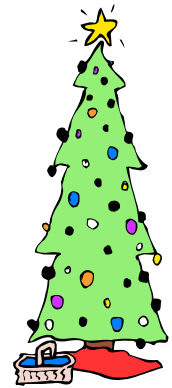
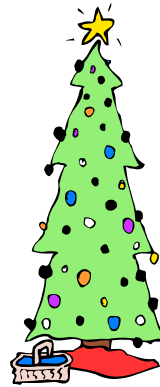
### EMERGENCY LOANS

We still have emergency loans. You may borrow up to \$600, to be repaid in one payment. The annual percentage rate is a fixed rate of 12.0%. We do not run a credit report. There is a \$15 application fee. You may borrow one time in a 6 month period. For more info you may contact us 932-4590.



### Keep Your Account Active

Remember to make at least one transaction per year, on your savings account, in order to keep it an "ACTIVE" account, and avoid inactive account fees.



## CHRISTMAS CLUB MONEY

THE FUNDS FROM YOUR AHCCU CHRISTMAS CLUB WERE DEPOSITED INTO YOUR SHARE SAVINGS ACCOUNT ON SEPTEMBER 30, 2011. YOUR CHRISTMAS CLUB WILL AUTOMATICALLY RENEW FOR 2012. 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 PAY PERIOD IS \$650 PER YEAR**  
**\$50 PER PAY PERIOD IS \$1,300 PER YEAR**  
**START SAVING TODAY!!**

### CHRISTMAS LOAN SPECIAL

Effective 10/01/11 –12/31/11

Time to start that holiday shopping

Apply now for a Christmas loan!!

7.99% APR

\$1,000 x 12 months

Approx. \$87 a month

or

\$1,500 x 16 months

Approx. \$99 a month

**STOP BY THE CREDIT UNION TODAY!**

### NOTICE OF CHANGE IN TERMS: FUNDS AVAILABILITY POLICY/DISCLOSURE

The disclosure which previously stated "the first \$100 of a deposit will be available on the day of the deposit" has been changed to "the first \$200 of a deposit will be available on the day of the deposit".

Also, when we place a **large deposit check hold (over \$5,000)** on checks that you deposit into your savings or checking account, the first \$200 will be available to you on the same business day; \$4,800 will be available the second business day, the remainder will be available the sixth business day.

Example: you deposit checks totaling over \$5,000 on Monday, \$200 of that deposit is available on Monday; \$4,800 available on Tuesday; the remainder is available the sixth business day.