



NOTES BEARING INTEREST

April 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 Supervisor

Kimberly A. Brown
Member Services Representative

Closings:

Wednesday, April 26, 2017
Closing at 2:00 p.m.
to prepare for Annual Meeting

Memorial Day
Monday, May 29, 2017

Independence Day
Tuesday, July 4, 2017

ANNUAL MEETING

2017

Refreshments | Member Gifts | Door Prizes, including Cash & Gift Cards

Date: Wednesday, April 26, 2017

Time: 4:00 p.m.

Place: Augusta Health ACC/Community Care Building-Conference Room 3

The Annual Meeting is a great opportunity to meet your fellow members, cast your vote for Board of Directors positions, and keep up with the most current AHCCU news. Mark your calendar, save the date, and join us for some food, fun, and prizes!

Certificate of Deposit Specials!

12 Month Savers CD

0.90% APY**

\$25 minimum

\$5,000 maximum

Unlimited deposits

Automatic deposit of \$10 or more required at
least once per month

15 Month CD Special

1.25% APY**

\$500 minimum

No maximum

No additional deposits allowed

90 day interest penalty for early withdrawal. See Credit Union for details and restrictions. Rates and terms are subject to change at any time without notice. Both offers are for a limited time only.

Back by Popular Demand: UNSECURED HOME RENOVATION LOAN



LIMITED TIME ONLY

May 1 through August 31, 2017

4.99%

Annual Percentage Rate

Borrow from \$2,500 to \$25,000

with terms from 24 to 72 months

Eligible candidates will possess: A credit score of 650 or higher, proof of home ownership (such as an existing mortgage), and no unpaid collections or judgements. Proceeds ONLY for home improvements. Limitations and restrictions may apply. See Credit Union for details.

Start an account at AHCCU for \$1.00!

Open an account for your children or grandchildren!

Tell your spouse or coworkers to setup an account!

From April 1 to September 30, 2017 Augusta Health Care Credit Union will be paying the \$10 balance requirement for a new member! New Members will only need to bring the \$1.00 membership fee to join the Credit Union during this time frame! This must be someone who is currently not a member (existing non-members qualify for this promotion) and this can only be used for one new master share/savings account. See Credit Union for details.

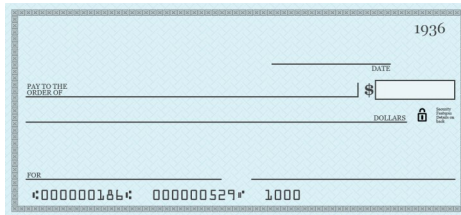
New Fees Effective May 31, 2017:

ACH one-time payment (no fee for recurring ACH loan payments).....	\$2.00 each
GAP.....	\$350.00
Excessive Withdrawal Fee (after 6 items)	\$1.00 each

Per Federal Regulation D: Share Savings and Money Market accounts may have no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction. If you exceed these limitations, your account is subject to a fee or may be closed. Share Savings and Money Market accounts may have unlimited over-the-counter withdrawals. No limitations apply to Share Draft accounts.

Pay your loan the easy way: Free Autopay!

Tired of writing a check to pay your loan at the credit union? We thought so! AHCCU can draft your monthly loan payment from another financial institution. How? Simply stop by and complete an authorization agreement and your next payment will be automatically drafted – no more checks, envelopes or stamps! Autopay is offered free of charge!



April is Youth Month at AHCCU!

April is National Credit Union Youth Month and we have many options available for minors:

Coverdell IRA—use this specifically for education expenses from elementary through college. **Our current annual percentage yield is 1.26%!**

Savers CD—Our 12 month CD is available to minors too! This is great way to start saving for a child or to help meet a savings goal.



Checking—Our checking accounts are great for older children who have income or are beginning to manage their own money.

TO SETUP AN ACCOUNT FOR A MINOR:

- Bring your driver's license
- Bring \$11 to start the account
- Bring the minor's social security number and date of birth

NOTE: The minor only needs to be with you if you want them to have withdrawal access to the account.

Coloring Contest for Youth 12 Years Old and Younger!

Information is available on our Facebook page, website, or in our office. A winner from each of the two age groups will be awarded a cash prize. Winners will be announced at our Annual Meeting.

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