

AHCU's The Pulse



January 2024



2024 Holiday Closures

New Year's Day
January 1, 2024

Martin Luther King Jr. Day
January 15, 2024

Presidents Day
February 19, 2024

Memorial Day
May 27, 2024

Juneteenth Nat'l Independence Day
June 19, 2024

Independence Day
July 4, 2024

Labor Day
September 2, 2024

Columbus Day
October 14, 2024

Veterans Day
November 11, 2024

Thanksgiving
November 28, 2024

Christmas Day
December 25, 2024

AHCU's Vision:

**Creating Financial Wellness
for All Stages
of Our Members Lives**

Financial Wellness Starts Here.



ASSOCIATED
HEALTHCARE
Credit Union

ANNUAL MEETING

Day: Thursday

Date: April 25, 2024

Time: Doors Open 5:00 pm
Dinner 5:30 pm
Meeting 6:00 pm

Location: John Nasseff Medical Center
More details to follow.



2023 - 2024

A Work of Heart Scholarship

When we set our questions for our three A Work of Heart Scholarships, we had no idea how hard it would be to pick the winning applicants.

This year's division topics were:

Video: Acts of Kindness

Photo: Capturing Kindness

Essay: Overcoming Adversity w/ Heart

In each division, we found numerous instances of AHCU members overcoming long odds with tenacity; selflessly helping people and going out of their way to help their community.

Our 2023 - 2024 A Work of Heart Scholarship winners are:



VIDEO:

Taya Fjone
University of MN - Duluth
Junior
Biochemistry & Psychology



PHOTO:

Zachary Bohrod
Century College
Freshmen
Heating and Air



ESSAY:

Tyler Niznick
Grand Canyon University
Freshmen
Engineering

To read and view each of the winning applicant's submissions, ahcu.org/connect/a-work-of-heart-scholarship.html or scan the QR Code to visit the scholarship page.



President's Report



Service is at the heart of everything we do and aligns with our guiding principles of our **C.A.R.E Promise**

of **Commitment**, **Accountability**, **Respect**, and **Excellence**.

As I reflect on 2023, I am proud of what AHCU accomplished through the spirit of cooperation in the "people-helping-people" philosophy. This is the backbone of credit unions and AHCU continues to remain focused on its roots of serving healthcare employees, professionals, and their families.

For over 70 years, we have been the trusted financial partner for healthcare professionals and their families. We are recognized for our expertise, innovation, and unwavering commitment to your financial well-being.

Although inflation has slowed slightly, 2023 is especially memorable with four Federal Reserve interest rate hikes. Higher interest rates mean more expensive borrowing costs for consumers and members. However, higher interest rates on deposits have been very

favorable for savers and building your nest egg.

When the Federal Reserve raised rates, Associated Healthcare Credit Union quickly responded with favorable Certificate of Deposit and Money Market Account rate specials.

2023 brought many branch projects:

- Our Woodbury branch opened this past year, providing a branch on the east side of the metropolitan area. This is a full-service branch with a 24/7 hour ATM drive-up.
- We are also remodeling our St. Paul and Eagan branch lobbies, and drive-up for Eagan, to accommodate "Interactive Teller Machines" (ITM). These allow members to do a variety of transaction types such as: depositing cash, depositing checks, withdrawing cash, making loan payments, and more! The ITM also is a convenience for members and non-members to access cash 24/7.

Service is at our core and our staff will still be available to assist you with your financial needs.

You may have seen us out and about this past year as we supported our medical community at many events and wellness fairs. You are our heroes, and we understand your unwavering commitment and dedication. We have enjoyed providing financial wellness in your workplace, bringing games and treats while also putting smiles on many faces. Thank you for supporting us!

In closing, we continue to put the member relationship at the heart of everything we do, and strive to become your financial partner of choice. I would like to thank you, our members, for your continued patronage.

I encourage you to maximize your credit union membership; you make all the difference to our success! We are here to serve you, your family, and co-workers. I also want to thank our dedicated employees, board members and supervisory committee volunteers who devote their time, talents, and expertise into making our credit union the success it is today.

May you have a very happy and prosperous 2024!

Best regards,

Theresa Malone

Spruce Up Your Investment Mix with a Guaranteed Return in an IRA CD!



IRA Certificates of Deposit help diversify your portfolio and provide stable, dependable income with a guaranteed return.

Interested? Call 651.383.4000!

Giving Back with Heart 2023

Associated Healthcare Credit Union has had a very successful year in supporting the community.



Children's Hospital Star Studio - Our members helped us collect over 250 books for Star Studio. The books are an important tool used by Star Studio host "The Dude" in his quest to help pediatric patients take their minds off of their stay at Children's Hospital. He uses the books as prizes when children call in from their patient rooms during the show. After the show, the books are delivered to their hospital rooms at both the Minneapolis and St. Paul Children's Hospital campuses. Star Studio provides entertainment for kids facing an illness or health crisis, whether they stay in Children's Hospital for a few days, a few months or many times throughout their childhood. With interactive shows and games, we do our best to give kids and their families a reason to smile. To laugh. To be silly. It's easy because they see their patients as stars — we see the bright lights inside them — and we know that every day's a little easier when you have a chance to shine.



Hennepin Healthcare Cart - AHCUC funded several Care Carts in 2023. Care Carts are a way to say thank you to the medical teams at Hennepin Healthcare. Rotating each month, eight carts are brought to inpatient hospital units and the emergency department. Stocked with treats, gifts, and Financial Wellness information; these take away items bring a much-needed break and relief to the dedicated providers that include nurses, medical residents, physicians, nursing assistants, spiritual care, social workers, interpreters, and therapists.



National Radiologic Technology Week - We were on-site at both Mercy Hospital and the Unity Campus of Mercy Hospital. We celebrated everyone in the Radiology and Imaging departments with free popcorn, prizes, and information on Financial Wellness.

Radiologic technicians are those who perform diagnostic imaging procedures. These caregivers operate complex, state-of-the-art equipment. They play an indispensable role when it comes to diagnosing a variety of diseases. Timely scans can detect many serious illnesses and help patients seek prompt medical help. It wouldn't be an exaggeration to claim that radiologic technology saves thousands of lives every year. Medical facilities in the United States employ 337,000 registered radiologic technologists.

National Nurses Week / National Hospital Week - Every year from May 6th to 12th, nurses are recognized for their service and dedication to caring for others and improving the health of patients nationwide through National Nurses Week. People across the nation thank the nurses that have made a difference in their lives. Nurses Week celebrates the effort, dedication, and sacrifice nurses make every day. Nurses are essential members of America's healthcare workforce who provide care through every stage of life, working with patients at their most intimate and vulnerable moments. Nurses Week offers a chance to highlight and celebrate nurses for what they do. As it has been said before, not all super heroes wear capes.

AHCUC helped celebrate National Nurses Week by visiting Mercy Hospital, Unity Campus and United Hospital and bringing popcorn, games and prizes.

Well-Being Fairs - AHCUC attended Well-Being fairs at many hospitals this year where we brought Financial Wellness information, popcorn, prizes and fun! Staff interacted with employees at Allina Cambridge, Allina New Ulm, Allina Buffalo, Abbott Northwestern, and Children's Minnesota St. Paul.

St. Catherine University - 2023 was our second year of sponsoring two scholarships to healthcare students. We awarded \$3,333.

VISA Credit Card Installment Payment Option

Associated Healthcare Credit Union (AHCU) now offers a way for you to pay off your larger credit card purchases quicker.

When you make a qualifying purchase, you'll be notified through the AHCU Card Manager app. that your purchase can be paid off in as little as three (3) payments or up to 18 monthly payments. Payments are split evenly over the term.

Want to take the offer? Just confirm on our app. You're in control.

This installment program is for all of our credit cards.



Learn More at
ahcu.org/borrow/lending-at-ahcu.html/visa-installment-payments.html

Have a Financial Wellness Checkup and Earn \$25

Start the New Year off with a checkup, and earn \$25!



The Financial Wellness Checkup is a conversation to help identify your personal financial goals and how to reach them.

You can attend in-person, over the telephone or online.

Some common goals that we can assist with include:

- Improving credit
- Saving money for a specific goal
- Purchasing a home
- Consolidating debt
- And more



To make an appointment, use our appointment scheduler URL below or the QR code above:
ahcu.org/plan/make-an-appointment.html



Federally insured by NCUA

Buy Your Next Vehicle Through AutoLink Rx



We bring car buying to the tips of your fingers early 2024 with AHCU's AutoLink Rx

Using AHCU's online vehicle research tool, you can:

- Select your price range and search through millions of vehicles in inventory.
- Receive a loan pre-approval online.
- Look up pricing and use the vehicle side-by-side option to compare vehicle values.
- AND, the Find Better Price tool will search for a better deal on similar vehicles.
- Review vehicle safety ratings provided by the National Highway Traffic Safety Administration.
- Take a virtual test drive from the comfort of your own home!
- Contact the dealer directly about the vehicle you are interested in.

More innovation brought to you by AHCU.

AHCU's New Digital Wallet

A new way to pay is here at Associated Healthcare Credit Union. It's secure. It's easy. And it's FREE.

Download the Digital Wallet that you want (Apple Pay, Google Pay, or Samsung Pay) to your mobile phone and then add your AHCU debit or credit card.

Convenience is key as you need only bring your phone close to the pay terminal to complete the transaction.

Use your phone to make online purchases? Life just got easier as your Digital Wallet automatically enters your debit or credit card number into the payment field.

For more information, copy the URL below:
ahcu.org/manage/services/digital-wallet.html

or scan the QR code to the right:

