



Holiday Closures

New Year's Day

Monday, January 1, 2018

Martin Luther King Jr. Day

Monday, January 15, 2018

Washington's Birthday

Monday, February 19, 2018

Memorial Day

Monday, May 28, 2018

Independence Day

Wednesday, July 4, 2018

Labor Day

Monday, September 3, 2018

Columbus Day

Monday, October 8, 2018

Veteran's Day

Monday, November 12, 2018

Thanksgiving

Thursday, November 22, 2018

Christmas Eve – all branches

closing at 1 pm

Monday, December 24, 2018

Christmas Day

Tuesday, December 25, 2018

**Learn what's
happening at AHCU
Join our email list
Text AHCU to 22828**

**For a lost or stolen debit
card or credit card, call
1-866-820-5828**

Routing Number 296076385

ahcu.org



Associated Healthcare Credit Union Annual Meeting Notice

Mark your calendars! Join AHCU as we celebrate our 65th Annual meeting.

Come meet with credit union staff, board members, and volunteers. Enjoy dinner, learn about your credit union, and enter for a chance to win a great prize.



**Join us at our 65th Annual Meeting
Friday, February 16, 2018**

**Meeting will take place at John Nasseff Medical Center,
255 Smith Ave. North, St. Paul, MN 55102**

- Registration is from 5:30 p.m. to 6 p.m. Light dinner and meeting from 6 p.m. to 7 p.m.
- A meal will be provided. R.S.V.P. requested.
- Free parking in the Gold Parking Ramp located at the John Nasseff Medical Center. Members can take the tunnel to the auditorium.

**Please R.S.V.P. by Monday, February 12, 2018
Email members@ahcu.org or call 651-383-4000**

President's Report

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

For over 64 years, Associated Healthcare Credit Union (AHCU) has been serving the financial needs of healthcare workers and their family members. Today, we proudly serve over 14,000 members. Through our mission, we are committed to making a positive difference in the financial lives of our members. AHCU is pleased to provide you with a full range of quality financial products and services that foster financial well-being.



As we reflect back on the past year, we are excited to share with you some of the new products and services that we have added to help save you time and money. Behind the scenes our team works hard to ensure that we continue to provide safe and secure services to you. Last year was our first year on our new core computer system. Our new system has been instrumental in providing continued innovation within the credit union.

We realize many of our members work around the clock and that we need to be available all hours of the day. We are excited about our new electronic signature for loans and account documentation. Members can close loans or submit account documents securely at their convenience, any time of the day. We also added the CO-OP ATM Network providing members an additional 30,000 ATM's. Our members now have access to their accounts through one of the largest ATM networks.

We recently launched a 1st Mortgage Loan Program offering a variety of different mortgage loans to fit your needs. Whether you are a current home owner, or looking to buy or sell your home, please consider the credit union. We know you are busy and we offer personalized one-stop service. Plus, rates remain low so there is still time to refinance. If you have owned your home ten years or longer, it might be a good idea to contact Sandy, our mortgage officer. Chances are good we can help reduce your monthly payment, putting more to your savings or retirement account.

Finally, I am excited about our new relationship with AXA Advisors. Our representatives Trevor and Mike are here to help you navigate your retirement road map. Just one more way in which we can help our members achieve financial wellness.

In closing, I want to express my sincere thank you for your business. Your continued support is what makes us successful. A special thank you to our Board of Directors and Supervisory Committee members who donate their time and expertise to the credit union. May you all have a very happy and prosperous 2018!

Best regards,
Theresa Malone

Retirement and Investment Services Available at AHCU

Associated Healthcare Credit Union is proud to announce the availability of retirement and investment services through AXA Advisors, LLC. Choose from a wide variety of investment products, including mutual funds, annuities, and other insurance offerings.

Trevor Malone and Michael Stenach are the local representatives for AHCU, and both are available by appointment at any of our locations. Please feel free to call **612-243-3265** to schedule an appointment to discuss your financial goals and talk about how AXA Advisors may help your family.

Services offered by AXA Advisors:

- Fixed-Income Investments
- Equity Investments
- Individual Retirement Planning
- Education Planning
- Investment Accounts and Advisory Programs
- Annuities
- Life Insurance
- Disability Income Insurance
- Long-Term Care Insurance
- Financial Planning

Trevor Malone

Financial Professional with AXA Advisors

As a Financial Professional with AXA Advisors, Trevor's primary focus is to help members attain their financial goals and to achieve the lifestyle they want and deserve. He strives to build a foundation with clients while also shaping a comprehensive plan that works individually for them.

Trevor currently maintains the following FINRA registrations: Series 7, Series 66, and Minnesota Life, Accident, and Health Insurance Licenses. Call Trevor at 612-243-3265 or email trevor.malone@axa.advisors.com



Michael Stenach

Minnesota Regional Vice President with AXA Advisors

Michael Stenach is a Regional Vice President in the Minnesota Branch of the Central Region of AXA Advisors and has worked in the financial services industry since 2005.

As a financial professional with AXA, his primary focus is to help members navigate the many complex issues of financial planning. Michael currently maintains the following FINRA registrations: Series 6, Series 7, Series 24, Series 51, Series 63, Series 66, and Minnesota Life Insurance license.

Call Michael at 612-243-3206 to set up an appointment or send Michael an email michael.stenach@axa.advisors.com.

Securities offered through AXA Advisors, LLC (212-314-4600), member FINRA/SIPC. Investment advisory products and services offered through AXA Advisors, LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC and its insurance agency subsidiaries. AXA Network, LLC does business in California as AXA Network Insurance Agency of California, LLC and, in Utah, AXA Network Insurance Agency of Utah, LLC. AXA Advisors and its affiliates do not provide tax or legal advice. Individuals may transact business and/or respond to inquiries only in state(s) in which they are properly registered and/or licensed. The information in this web site is not investment or securities advice and does not constitute an offer.

AXA Advisors and AXA Network are not affiliated with Associated Healthcare Credit Union. Michael Stenach is not associated with ACHU.

AXA Advisors, LLC is an Equal Opportunity Employer M/F/D/V



FIRST MORTGAGES from Associated Healthcare Credit Union

Your first mortgage is a big deal, so rely on AHCU when it comes to purchasing your first home. We promise to provide you the expertise, flexible terms, and competitive mortgage rates to get you into the home you want, at the payment you can truly afford. Our friendly loan advisor, Sandy Addyman, is on standby, ready to help you get started today!



- ▼ Competitively low rates for home purchase or refinance
- ▼ Available for primary residence, second homes, vacation homes, or investment properties
- ▼ A wide range of financing programs available:
 - Fixed rate mortgages
 - Adjustable rate mortgages (ARMs)
 - FHA Loans
 - VA Loans
 - USDA Loans
 - And more!
- ▼ Budget-friendly repayment terms, unique to your situation
- ▼ Refinance your current home to potentially lower your rate
- ▼ Helpful loan advisors with working knowledge of the local real estate market
- ▼ Free pre-approval for extra confidence when it comes to securing financing
- ▼ Contact the credit union to check rates
- ▼ Calculate mortgage payments
- ▼ Apply for a loan and get a decision almost immediately

Call Sandy today at 651-383-4045, toll free 1-877-241-8233 or email her at sandya@ahcu.org. Members can also apply now online on our website under the Home Mortgage Loans tab.



VISA Balance Transfer Promotion

**0% APR* for up to 12 Months
on Balance Transfers**

***For a limited time only — Hurry! Offer ends
April 15, 2018***

Features of AHCU Platinum Rewards VISA

- Industry leading rates
- EMV chip technology
- VISA purchasing power
- No annual fee
- Travel protection

The Rewards Program that you deserve

Your AHCU Visa Platinum Rewards is your exclusive passport to exciting travel opportunities, premium merchandise and so much more! You earn points with every purchase you make with your Platinum Rewards credit card. Use your points for:

CU Rewards Mall



Take advantage of the CUREwards Mall and earn bonus points for purchases at hundreds of retailers when you shop with your AHCU Platinum Rewards VISA. For more information visit www.CUREwards.com to log in and view the online and in store offers.

*AHCU Platinum fixed APR (Annual Percentage Rate) ranges from 10.99%-17.99% dependent on creditworthiness. No Annual Fee. See website for full disclosure.

•AHCU Platinum Rewards Variable APR (Annual Percentage Rate) ranges from 8.99%-18.00% dependent on creditworthiness. Afterwards APR varies with market based on Prime Rate. No Annual Fee. See website for full disclosure.

**Promotional 0% is valid on balance transfers from other financial institutions, credit card companies, or department store cards and processed between January 15, 2018 and April 15, 2018. 3% balance transfer fee will be applied for promotional balance transfers. Your regular rate is based on your credit worthiness. This rate does not apply to make payments toward amounts you owe AHCU. The promotional rate will remain in effect for from the date of the balance transfer transaction until the final billing cycle of 2018. After the promotional period, the APR will return to the regular rate (8.99%-18.00% VISA Platinum Rewards variable based on prime rate/10.99%-17.99% VISA Platinum) and monthly periodic rate as specified in your Account Opening Disclosure or Credit Card Account Terms and Agreement.

Branch Locations

651-383-4000

1-877-241-8233

Visit www.ahcu.org for hours.

St. Paul Branch

360 Sherman Suite B-10
St. Paul, MN 55102

Minneapolis Branch

2545 Chicago Ave. S., Suite 311
Minneapolis MN 55404

Fridley Branch

500 Osborne Road, NE.,
Suite 140
Fridley, MN 55432

Coon Rapids Branch

4050 Coon Rapids Blvd.
Coon Rapids, MN 55433

Eagan Branch

1460 Yankee Doodle Rd.
Eagan, MN 55121

Maplewood Branch

1575 Beam Ave.
Maplewood, MN 55109

St. Paul Branch

45 - 10th St.
St. Paul, MN 55102

Midway Campus

1700 University Ave.
St. Paul, MN 55104

**Heartline 24-Hour Touchtone
Phone Banking:
1-877-622-0855**



The term “personal finance” refers to how you manage your money and how you plan for your future. All of your financial decisions and activities have an effect on your financial health now and in the future. We are often guided by specific rules of thumb such as “don’t buy a house that costs more than 2.5 years’ worth of income” or “you should always save at least 10% of your income towards retirement.” While many of these adages are time tested and truly helpful, it’s important to consider what we should be doing—in general—to help improve our financial habits and health. Here, we discuss one of the broad personal finance rules that can help get you on track to achieving specific financial goals.

Recognize Needs vs. Wants—and Spend Mindfully

Unless you have an unlimited amount of money, it’s in your best interest to be mindful of the difference between needs and wants so you can make better spending choices. “Needs” are things you have to have in order to survive: food, shelter, healthcare, transportation, a reasonable amount of clothing (many people include savings as a need, whether that’s a set 10% of their income or whatever they can afford to set aside each month). Conversely, “wants” are things you would like to have, but that you don’t need for survival.

It can be challenging to accurately label expenses as either needs or wants, and for many, the line gets blurred between the two. When this happens, it can be easy to rationalize away an unnecessary or extravagant purchase by calling it a need. A car is a good example. You need a car to get to work and take the kids to school. You want the luxury edition SUV that costs twice as much as a more practical car (and costs you more in gas). You could try and call the SUV a “need” because you do, in fact, need a car, but it’s still a want. Any difference in price between a more economical vehicle and the luxury SUV is money that you didn’t have to spend.

Your needs should get top priority in your personal budget. Only after your needs have been met should you allocate any discretionary income toward wants. And again, if you do have money left over each week or each month after paying for the things you really need, you don’t have to spend it all.

Article by: Jean Folger

Read more: Five Rules to Improve Your Financial Health | Investopedia <https://www.investopedia.com/articles/personal-finance/111813/five-rules-improve-your-financial-health.asp#ixzz52Tj4kimw>

Privacy Policy Notice

Associated Healthcare Credit Union’s Privacy Policy can be found on www.ahcu.org. The notice has not changed but if you would like a printed notice, contact the credit union at 651-383-4000 and we would be happy to mail one to you.

Changes to our Service Fees effective March 1, 2018 are as follows:

Incoming Wire Fee	\$10
Verification of Deposit	\$10

A complete listing of our fees is on our website: www.ahcu.org, or upon request at any of our branch locations.

AHCU has the right to terminate electronic access and close accounts in the event of default on the part of the debtor.