

E Services

Online Banking – Virtual Branch

Access your account FREE and perform balance inquiries, view histories, apply for a loan, make transfers and loan payments from any computer 24 hours a day, seven days a week. Using electronic signatures you can manage, send, and sign documents anytime from anywhere.

Mobile Banking

Free, secure, fast and a convenient way to access your account with your mobile device. Visit our website to view balances, account transactions, transfer funds or pay bills.

Mobile Deposit

Deposit checks with ease and convenience from anywhere through our Mobile Deposit App on any iPhone or Android mobile device. This FREE service allows qualified members a fast way to make deposits to savings or checking on the go while receiving credit to their account within one business day.

Online Bill Payment

Pay bills from your checking account FREE online with the credit union. Paying your bills online is simple, convenient, secure, no cost and a great time saver. Click on the online banking log in on our home page to set up your bill payment today.

Automated Teller Machines (ATM'S)

Enjoy free transactions at AHCUCash machines, plus receive access to over 30,000 surcharge-free ATM's nationwide. Visit our website at ahcu.org to find your nearest ATM.

E-Statements

Receive your monthly/quarterly statement electronically. This service is FREE, secure, and avoids waiting for your statement in the mail. This feature stores account history from account opening, allowing access to all statements without having to wait.

Value Added Programs

Shared Branching

This service allows AHCUCU members as well as non-members to process deposits, withdrawals, loan payments and get account history at other CU shared branch offices. Visit ahcu.org for a listing of participating credit unions through the CO-Op Network.

Visa Gift Cards

One gift that fits all. You decide the amount, and they decide where to use it.

Visa Prepaid Card

Perfect for traveling or helping your teen. A prepaid card is safer than cash but just as flexible. Use it anywhere VISA is accepted. Unlike a credit card, you can only spend as much as what is preloaded on the card and reload funds as needed.

Kasasa Protect

Low cost identity theft protection that includes 24/7 credit monitoring, Dark Web monitoring, identity restoration, lost wallet protection, and a dedicated support hotline.

After Hours Depository

After hours depository located at each branch office for your convenience.



ASSOCIATED
HEALTHCARE
Credit Union

651-383-4000
Toll free 1-877-241-8233

ONLINE BANKING
www.ahcu.org

HEARTLINE 24-HOUR TOUCHTONE
SERVICE
1-877-622-0855

Visit our website at www.ahcu.org for
branch locations and hours.

Visit Associated Healthcare Credit Union
on LinkedIn and Facebook



1500 7/18

AHCUCU
SERVICES



Financial Wellness
Starts **Here.**



ASSOCIATED
HEALTHCARE
Credit Union

Mission

Associated Healthcare Credit Union is committed to making a positive difference in the financial lives of past, present and future Healthcare Professionals and their families.

What separates us from other financial institutions? Ownership

When you join AHCU you become a member partner in a financial cooperative. Earnings are returned to you in the form of lower loan rates, competitive deposit and investment rates and personalized service.

Economic Financial Services

AHCU is proud to provide you with a full range of quality financial products and services. As your financial partner for life, our goal is to provide you with financial education, and products and services that foster financial well-being.

Membership Eligibility

AHCU is unique in that our focus is on those working within or going to school for the healthcare industry.

Our field of membership includes, although not limited to, employees of Allina Health, Children's Hospitals and Clinics of Minnesota, Blue Cross Blue Shield, HealthEast, Medica, and those working or going to school within healthcare in 33 counties in Minnesota (listed on our website), and members of their immediate families and households.

A Lifetime of Benefits

"Once a member, always a member" is a philosophy we follow. Even if you move, change jobs or retire, you can continue receiving the benefits of credit union membership at AHCU.

A Lifetime of Benefits Starts Here

Savings and Investments

Offering Regular Savings, Club Accounts, Holiday Club, and Youth Saving options. Set up direct deposit to reach your savings goals.

Certificates of Deposit (CDs)

Certificates of Deposit are available for a variety of terms, with qualifying minimum deposits. Investment options include terms ranging from 6 months to 60 months.

Money Market Accounts

Experience the freedom of earning higher dividends without tying up your funds. With a Money Market Account the money is available to you when you need it.

Individual Retirement Accounts (IRAs)

This tax-privileged savings plan allows IRA holder to save money in a variety of investments. Investment options include certificate of deposits, money market and savings accounts in the form of Traditional IRA, Roth IRA, and Coverdell Education Savings Accounts.

AXA Advisors LLC Partnering with AHCU

In need of a financial check-up? AXA can help. Call 612-243-3265 to schedule an appointment with our local representatives. Some of the services offered by AXA Advisors LLC include:

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

KASASA® FREE Checking Accounts

Two checking account options that pay you rewards each month you qualify:

KASASA Cash®

A variable rate checking account with \$0 minimum balance, check card, and eStatements. Rewards for meeting minimum monthly requirements:

- Premium interest
- Nationwide ATM fee refunds

KASASA Cash Back®

Checking account with \$0 minimum balance, check card, and eStatements. Rewards for meeting minimum monthly requirements:

- Cash back on debit card purchases
- Nationwide ATM fee refunds

Debit Card

Our debit card is a VISA card that works like a check and accesses your checking account. The debit card can also be used as an ATM card!

Overdraft Coverage

Protect yourself from non-sufficient funds (NSF) returned checks. Overdrafts on your checking account, up to \$500 (including fee), may be honored by AHCU.

Lending

Secured Loans

Options for new and used vehicles, RVs, boats, snowmobiles, motorcycles, ATVs or personal watercraft.

- Financing depends on down payment and age of auto.
- Flexible financing includes tax, license, extended warranties and filing fees.
- Annual percentage rates may vary based on your credit worthiness.

Personal Loans

- Line of credit/ Overdraft protection for your AHCU Checking account.
- Unsecured signature loans
- Share or CD Secured Loans

Home Equity Loans

Use the equity in your home to remodel, pay for education, go on vacation, consolidate debts, etc.

- Variable Line of Credit Loans are available (draw against your Line of Credit at any time)
- Fixed rate and fixed term loans are also available.

First Mortgage Home Equity Loans

- Refinance your mortgage with minimal closing cost
- Shorter closing times than traditional mortgages

Home Mortgage Loans

Looking to purchase a new home? We can help.

- Conventional, FHA, USDA and VA Loans.
- Apply online at ahcu.org.

Looking to sell your home? Our partner Servion Realty can assist you in selling and buying a new home.

VISA Credit Cards

Enjoy these money-saving features of no annual fee, no cash advance fee and free travel insurance! Choose from these two great options:

- **VISA PLATINUM REWARDS** – Low variable-rate card earning points that can be redeemed for travel, merchandise and gift cards.
- **VISA PLATINUM** – Fixed rate card

Other benefits include:

Easy Payments: Make your loan payment by direct deposit or automatic transfer from one of your AHCU accounts.

Payment Protection Plans: Protect yourself and your family from economic hardship with life, disability and involuntary unemployment plans on your loans.

Apply online at www.ahcu.org.

E-signature and Online Account Opening available for convenience.