

Value Added Loan Programs

Auto Buying Services

To help you get the vehicle of your choice, we offer a comprehensive auto buying service:

Integrity AutoSource, Inc.

(www.integrityautosource.net, 651-426-6411)

GAP Insurance

GAP (Guaranteed Asset Protection) Insurance with Auto Deductible Reimbursement, covers the deficiency balance on your loan in the event of a total loss and offers a refund of your deductible for accidents without a total loss.

Extended Warranty

Reduces your out of pocket expenses when your vehicle has an unexpected mechanical breakdown.

Skip-a-Payment

Provides members loan payment deferrals. Two options available:

- Credit Protector – offers 3-payment deferrals at any time during your loan.
- Skip-a-Payment – choose to skip a payment (1) when you need to take a loan payment break.

** There is a charge for this product. Please visit ahcu.org for full details.*

Other Benefits Include

Easy payments: Make your loan payment online or by automatic transfer from an AHCU account.

Debt 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

Electronic signature and Online Account Opening Available for 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



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Financial
Wellness
Starts **Here.**



Lending Services



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.

Secured Loans

Flexible terms 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)
- Shorter closing times than traditional mortgages

First Mortgage Home Equity Loans

- Refinance your mortgage with minimal closing costs.
- 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.

Student Loans

Private Student Loans can be used to cover education costs including tuition, room and board, books, and other school related expenses.

- Competitive rates from community lenders
- Tax deductible interest payments
- Cosigner release option available
- No origination fees or prepayment penalties
- 0.25% interest rate reduction for using ACH automatic payments

Student Loan Refinancing is available if you're having a tough time repaying your student loans, or are just hoping to lower your interest rate and monthly payments, we can help ease the repayment process.

- Lower payments with attractive rates
- Refinance federal and private student loans for undergraduate and graduate debt
- Simplified finances with one simple monthly payment
- No origination fees or prepayment penalties
- Various repayment options, including interest-only payments for the first four years
- Cosigner release option available
- 0.25% interest rate reduction for using ACH automatic payments

Visa Credit Cards

Enjoy money-savings features of no annual 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