



AHCUC's

# The Pulse



Helping You Stay  
*Financially Fit*

January 2017

## IMPORTANT EVENTS & DATES

- **Holiday Closures**
- **Christmas Day**  
Monday, December 26, 2016
- **New Years Day**  
Monday, January 2, 2017
- **Martin Luther King Jr. Day**  
Monday, January 16, 2017
- **Presidents Day**  
Monday, February 20, 2017
- **Memorial Day**  
Monday, May 29, 2017
- **Fourth of July**  
Tuesday, July 4, 2017
- **Labor Day**  
Monday, September 4, 2017
- **Columbus Day**  
Monday, October 9, 2017
- **Thanksgiving**  
Thursday, November 23, 2017
- **Christmas Day**  
Monday, December 25, 2017

- **Annual Meeting**  
Friday, February 17, 2017
- **AHCUC's 64th Birthday**  
Saturday, February 25, 2017

**Join Our Email List**  
Text **AHCUC** to **22828**

- For a lost or stolen debit card, call **1.866.820.1086**
- For a lost or stolen credit card, call **1.866.820.5828**

**Routing Number** 296076385

*ahcu.org*

## Associated Healthcare Credit Union Annual Meeting Notice

**Mark your calendars!** Join AHCUC as we celebrate our 64th Annual Meeting. Come meet with Credit Union staff, board members, and volunteers. Enjoy dinner, learn about your credit union, and enter for your chance to win great prizes.



**Join us at our  
64th Annual Meeting  
Friday, February 17, 2017**

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

- **Registration is from 5:30 PM to 6 PM. Dinner and Meeting from 6 PM to 7 PM.**
- **A meal will be provided - Please R.S.V.P.**
- **Free Parking (Gold Parking Ramp located at the John Nasseff Medical Center. Members can take the tunnel to the auditorium.)**

**Please R.S.V.P. by Friday, February 10, 2017**

Email to **members@ahcu.org** or by phone to **651-383-4000**.

# President's Report

*"Our goal at Associated Healthcare Credit Union (AHCU) is to ensure that we are your financial health partner, both today and tomorrow."*

We do that by offering products and services that continue to improve and enhance your financial health. As we reflect back on 2016, we are excited that the new products we implemented will help you achieve financial success. With our new Kasasa Checking Account, you can now earn cash-back on purchases or higher interest on your balance. Saving you money and building on your financial wellness.

This past year we introduced our new partnership with CPR Wealth Advisors. Many of you may have already met Courtney Doerfler, our financial representative. Some of the services CPR offers include: Retirement Planning, Estate Planning, Mutual Funds, Stocks, Bonds, Annuities, 401k and 403b Rollovers, Life Insurance and Long-Term Care Insurance.



Theresa Malone  
President/CEO

We also released a brand new interactive website where you can open new accounts online and fund them electronically. We realize your time is valuable and that it may not always be convenient to visit our branches. Our goal is to continue to build on our electronic services to meet the growing needs of our members while fitting into your busy schedules. This past fall we completed a conversion of our core computer system. Serving approximately 15,000 members, this was quite a big endeavor. The biggest change you may have noticed is with your online banking. This new online banking platform provides us with many new and improved features. Another enhancement of our new computer system is Docu-Sign. We are now able to close loans, sign new account agreements and documents, and much more, remotely, from your home, office or place of work. In addition, we are now able to send you account receipts via email.

These are just a few of the new features offered with the new computer system. We are excited for 2017 as we introduce additional products and services that continue to bring value to you, our members. We understand you have many choices when choosing your primary financial institution. Our focus here at AHCU is to help build financial strength within the health care community through providing financial services that promote financial education and provide value. We are a member cooperative serving health care workers and their families and households.

Finally, we would like to take a moment to thank you, our members, for your continued patronage. You are what make all the difference. We are here to serve you and your family. A special thanks to our board of directors and volunteers who devote their time, talents, and energy into making the credit union the success it is today. May you all have a very happy and prosperous 2017!

Best regards, Theresa Malone, President/CEO

## Investment Services Available at AHCU

### Is your financial health in good shape?

Welcome to 2017! With the start of a New Year, "getting finances in order" is usually added to everyone's resolution list. In addition, you might be thinking about potential ways to reduce taxes. Here are just a few ideas to keep in mind.



Courtney Doerfler  
Financial Representative

Can you and your family max out IRA contributions? If you haven't reached the max yet, there is still time to consider additional contributions. For tax year 2016, you can put up to \$5,500 into a Traditional or Roth IRA and \$6,500 if you are 50 or older. CPR Wealth Advisors can help answer questions related to your unique situation including income limits, tax deductions, and contribution deadlines.

Should you make changes to your 401k or 403b Plan? Can you afford to increase your contribution amounts? The contribution limit for participants in 401k, 403b and most 457 plans is \$18,000 for 2017, with a \$6,000 catch-up contribution allowed for those 50 and older. CPR Wealth Advisors can help look at your savings goals to make sure you are on track for retirement.

Does a Roth IRA conversion make sense in 2017? If you have time to allow your IRA dollars to grow and have the funds available to pay the tax on any dollars converted from an IRA to a Roth IRA, it may be a good time to consider a Roth conversion. One of the benefits is that your heirs will inherit tax-free distributions from a Roth IRA.

Need help looking at your situation? Make an appointment with CPR Wealth Advisors to discuss what steps you can take to better align yourself to meet your financial objectives in 2017. Courtney Doerfler with CPR Wealth Advisors can be reached at 651-735-5400.

Investment Centers of America, Inc. (ICA) member FINRA, SIPC and a Registered Investment Advisor, is not affiliated with Associated Healthcare Credit Union or CPR Wealth Advisors. Securities, advisory services and insurance products offered through ICA and affiliated insurance agencies are not insured by NCUA or any other federal government agency, not a deposit or other obligation of, or guaranteed by any credit union or their affiliates, subject to risks including possible loss of principal amount invested.



# College Scholarships Available For Members

The Minnesota Family Involvement Council is awarding \$10,000 in scholarship money to Minnesota credit union members who are continuing their education.



**Application deadline is February 1, 2017.**

For more information or to apply, visit [www.ahcu.org](http://www.ahcu.org).

# Ask for Free Checking That Pays You

With our two Kasasa Checking Accounts, you now have the choice in how you want to get paid:

- **Kasasa Cash Back** – It's like we pay you to buy things. You get cash back on everyday debit card purchases.
- **Kasasa Cash** – You earn high dividends, which are paid each month.

No minimum balance is required to receive rewards and there are no monthly service fees. Just ask for Free Kasasa Checking. Contact a credit union representative for more information at 651-383-4000, or visit us online at [www.ahcu.org](http://www.ahcu.org).

**For a limited time only - Open a new KASASA checking account and receive a free gift!\***

If you already have an existing checking account, no worries! Refer someone to open a checking account and both of you receive a gift!

\*Gift offer available while supplies last.

**Ask for KASASA!**

## Healthy Tip

**Did you know...** Laughing 100 times is equivalent to 15 minutes of exercise on a stationary bicycle.

Source: <https://curiosity.com/topics/why-laughter-is-the-best-medicine-Hu1lvBkk/>

# VISA Balance Transfer Promotion

**0% APR\* for 12 MONTHS**  
on balance transfers.

*For a limited time only - No Balance Transfer Fee with our VISA Platinum and Platinum Rewards Cards.*

**VISA Platinum Rewards** - Get 0% for 12 months on balance transfers.\*\*

**VISA Platinum** - Get 2.99% for 12 months on balance transfers.\*\*

**Hurry - Offer ends March 31, 2017.**

## Features of AHCU Platinum Rewards Visa

- Industry leading rates
- EMV Chip Technology
- Visa Purchasing Power
- No Annual Fee
- No Balance Transfer 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](http://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 7.99% - 17.99% dependent on creditworthiness. Afterwards APR varies with market based on Prime Rate. No Annual Fee. See website for full disclosure.

\*\*Promotional 0% APR Visa Platinum Rewards or 2.99% APR Visa Platinum is valid on balance transfers from other financial institutions, credit card companies, or department store cards and processed between January 1, 2017 and March 31, 2017. 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 12 months from the date of the balance transfer transaction. After the promotional period, the APR will return to the regular rate (7.99%- 17.99% Visa Platinum Rewards variable based on prime rate/10.99%- 17.99% Visa Platinum 11.9% ) 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](http://www.ahcu.org) for hours.

## ST. PAUL OFFICE

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

## EAGAN-BLUESTONE OFFICE

1460 Yankee Doodle Road  
Eagan, MN 55121

## MINNEAPOLIS OFFICE

2545 Chicago Avenue South, Suite 311  
Minneapolis, MN 55404

## FRIDLEY OFFICE

500 Osborne Road NE, Suite 140  
Fridley, MN 55432

## COON RAPIDS OFFICE

4050 Coon Rapids Blvd.  
Coon Rapids, MN 55433

## ST PAUL- ST JOSEPH'S OFFICE

45 10th Street  
St Paul, MN 55102

## ST PAUL- HEALTHEAST MIDWAY

1700 University Ave.  
St Paul, MN 55104

## MAPLEWOOD-ST. JOHN'S OFFICE

1575 Beam Ave.  
Maplewood, MN 55109

## HEARTLINE 24-HOUR TOUCHTONE SERVICE

651-789-0149

# Partners & Members Make a Difference

## *A Passion for the Future - A Tradition for the Past.*

*Associated Healthcare Credit Union would like to thank our members and partners (Allina Health, Blue Cross & Blue Shield of MN, Children's Hospital's & Clinics of MN, HealthEast, Medica, as well as our other hospitals and clinics for their continued support and commitment - bringing added value, and contributing to the overall success of our credit unions' mission and vision.*

As 2016 comes to a close, we at Associated Healthcare Credit Union (AHCUC) want to thank our partners and members for your loyalty and commitment. It truly is people like you who have made all the difference this year.

As we continue to build a stronger partnership together, we fully recognize that your support and the continued trust that you place in us is the foundation of our success.

We receive enormous support from all of our partners and members throughout the year. You are at the center of everything we do and we will work tirelessly towards ensuring that we go above and beyond your expectations in every possible way.



At AHCUC, we work as one team with a common purpose – to exceed our members' expectations in our commitment to their financial success.. Our philosophy has always centered on building life long relationships one member at a time.

We have learned a lot about what it means to be a great partner, and we hope to take those lessons with us as we continue to bring success to our credit union and our members.

On behalf of AHCUC, we thank you for your continued support and wish all of you a safe and successful 2017.

## Privacy Policy Notice

Associated Healthcare Credit Union's Privacy Policy can be found on [www.ahcu.org](http://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 1st 2017 are as follows

Inactivity Fee .....\$10.00/Month  
Debit Card Inactivity Fee .....\$10.00/Month (After 12 months inactivity)  
Incorrect Address/Return Mail .....\$10.00/Month  
Skip A Payment (Reduced Price) .....\$35.00/each or 3/\$99.00

A complete listing of our fees is available on our website [www.ahcu.org](http://www.ahcu.org) or upon request at any of our branch locations.

**AHCUC has the right to terminate electronic access & close accounts in the event of default on the part of the debtor.**

