



AHCUC's

The Pulse



Helping You Stay
Financially Fit

August 2016

IMPORTANT EVENTS & DATES

August 3rd & 4th

HealthEast-St.Johns Employee picnic
1st Shift- 11:00 a.m.- 1:30 p.m.
2nd Shift- 4:30 p.m.- 6:30 p.m.
3rd Shift- 2:00 a.m.- 3:00 a.m.

August 8th

Mercy-Unity Golf Classic:TPC Golf Club
Shotgun start at 1:00 p.m.

August 15th & 16th

HealthEast-Woodwinds Employee picnic
1st Shift- 11:00 a.m.- 1:30 p.m.
2nd Shift- 4:30 p.m.- 6:30 p.m.
3rd Shift- 2:00 a.m.- 3:00 a.m.

August 18th & 19th

Mercy Hospital Employee picnic
1st Shift- 11:00 a.m.- 1:30 p.m.
2nd Shift- 4:30 p.m.- 7:00 p.m.
3rd Shift- 2:00 a.m.- 4:00 a.m.

August 24th & 25th

Unity Hospital Employee picnic
1st Shift- 11:00 a.m.- 1:30 p.m.
2nd Shift- 4:30 p.m.- 7:00 p.m.

September 1st

AHCUC Core Conversion Date

September 5th

Closed for Labor Day

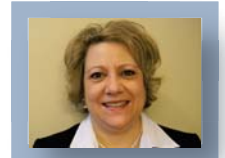
AHCUC's Financial Wellness Fair Dates

- **September 12th** at Mercy Hospital - 11:00 a.m.- 2:00 p.m.
- **September 15th** at HealthEast-Woodwinds- 11:00 a.m.- 2:00 p.m.
- **September 16th** at Blue Cross / Blue Shield- 11:00 a.m.- 2:00 p.m.
- **September 21st** at HealthEast Midway- 11:00 a.m.- 2:00 p.m.
- **September 23rd** at United Hospital - 11:00 a.m.- 2:00 p.m.

ahcu.org

Letter from the President

Our mission here at Associated Healthcare Credit Union is to ensure that the products and services we offer help you achieve your financial goals. As an employee working in the healthcare industry, you and your family are eligible to enjoy the many benefits of credit union membership. Credit Unions are built around the philosophy of "People Helping People" through providing low cost financial products and services that provide you value, with the ultimate goal of saving you money and improving your financial health.



If you are looking for a loan, please consider Associated Healthcare Credit Union. We offer excellent loan rates and have some great partnerships that will help you buy a car or home. If you are looking for retirement planning, our partner, CPR Wealth Advisor's, are here to help you achieve your retirement dreams.

Your success is our success and we are proud of serving our member base. How can you help? Refer a co-worker, friend or family member and they too can enjoy the many benefits of credit union membership. Thank you for your continued trust in Associated Healthcare Credit Union.



Look What's Coming

We are pleased to announce that we'll be converting to a new core computer system on **September 1st, 2016**. All AHCUC branches will be closed on Thursday, September 1st, and reopening on Friday, September 2nd at 9:00 a.m. CST.

To get ready for this update, stay tuned to all of our upcoming alerts and messages. This information will be very important when the conversion starts.

More secure account settings - If you are currently using the "Share My Account" option to allow access to other members to see your balances or history, then after the conversion they will not have access to either. If you want to change this, you can go online and change this setting or we can help make that change on our end as well.

Mobile Banking Enrollment - Members who are currently enrolled in Mobile Banking will need to re-enroll after our conversion.

New Audio Line for Heartline Phone Banking – 877.622.0855.

Member Logins -

- The current express online banking login box on our website will be replaced with a link to the landing page for Virtual Branch after the conversion. The reason for this is that it will allow special instructions necessary for members logging into the new system.
- All new members will be able to enroll online – all they need is their member number and the last 4 digits of their SSN (primary member).
- All member Login IDs will convert to the new system, but initial passwords will be reset to last 4 digits of the primary member's SSN.
- Members will also need to set up their MFA security information again (3 questions and 1 phrase). **For a full list of all the latest updates and details visit our website at ahcu.org.**

SUNbelievable Low Rates

Rates as low as

1.99% APR*



Summer is short - Make the most of it!

Finance your weekend fun at affordable low rates for cars, trucks, boats, motorhomes, ATVs, jet skis, campers, and more. We offer free pre-approvals, so you can lock in a competitive rate for the term that works for your budget — before you start shopping. Apply online today!

Ask for Free Checking that Pays

With our two new 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 ahcu.org.

AHCU offers popmoney

Send money as easily as sending an email or text message. Mobile banking just got easier. Send money to others with your smartphone.

- Use Popmoney to:**
- Send a gift to family and friends.
 - Pay back your share of the bill from a night out.
 - Pay your roommates for your portion of the rent.
 - Pay your babysitter or dog walker.



Sometimes Less is More

Your big ideas deserve small rates.

Receive a Home Equity Loan as low as 3.50% APR*. Fixed Rate | 5-10-15 year terms.



With a home equity loan from AHCU, you get so much more than just a personal loan. You get low financing backed by the equity in your home, allowing you to get more at a typically better rate. You can take on a home improvement, pay off your debt and consolidate, or even go back to school. Regardless of your reason, you'll get the funds you need, plus repayment terms that are customized to your unique situation. Apply online today!

*APR is Annual Percentage Rate. Your annual percentage rate may vary based upon your credit worthiness. Please ask a loan office for details regarding how your rate is determined. All quoted rates and terms are subject to change.

Birds of a Feather Flock Together

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!

Take advantage of this great checking account offer from AHCU!

Ask for KASASA!



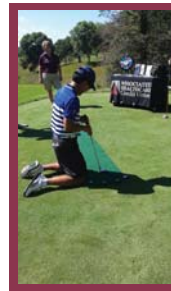
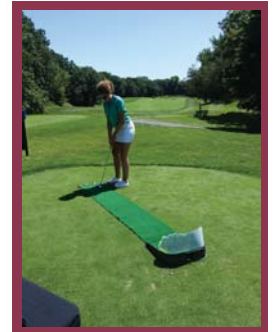
Gift offer only available while supplies last. Checking account must remain open for a minimum of six months or the gift value will be debited from the account during closing transaction. \$25 opening deposit required. Members with existing checking accounts are excluded from receiving a gift for opening an additional checking account. Credit Union rules and regulations apply. Excludes employee and business accounts.

United Hospital Golf Classic

On July 25th, AHCU joined in the fun volunteering at this years United Hospital Golf Classic at the beautiful White Bear Yacht Club.



Proceeds from the 2016 tournament benefited the United Pain Center and United Specialties Clinic.



AHCU is a proud supporter of the United Hospital Foundation, and is privileged to be involved in such a great event, supporting an even greater cause.

The 2015 tournament had 133 golfers and raised more than \$175,500 for The Mother Baby Center at United and Children's-St. Paul.

Bank from Anywhere - Anytime

AHCU's Mobile App provides a fast, convenient, secure way to manage your finances from anywhere, on your schedule. Not to mention, it's free! Transfer funds, view account balances, and access account history, all from your phone. Download our free mobile app today!

