

# AHCU's The Pulse



January 2025



## 2025 Holiday Closures

**New Year's Day**  
January 1, 2025

**Martin Luther King Jr. Day**  
January 20, 2025

**Presidents Day**  
February 17, 2025

**Memorial Day**  
May 26, 2025

**Juneteenth Nat'l Independence Day**  
June 19, 2025

**Independence Day**  
July 4, 2025

**Labor Day**  
September 1, 2025

**Indigenous Peoples' Day**  
October 13, 2025

**Veterans Day**  
November 11, 2025

**Thanksgiving Day**  
November 27, 2025

**Christmas Day**  
December 25, 2025

Financial Wellness Starts Here.



ASSOCIATED  
HEALTHCARE  
Credit Union

## Annual Meeting

**Day:** Thursday

**Date:** May 1, 2025

**Time:** Doors Open 5:00 pm  
Dinner 5:30 pm  
Meeting 6:00 pm

**Location:** John Nasseff Medical Center  
More details to follow.



## 2024 A Work of Heart Scholarship

When we set our questions for our three *A Work of Heart Scholarships*, we had no idea how hard it would be to pick the winning applicants.

This year's division topics were:

**Video:** Career Goals &  
Financial Mindset

**Photo:** Community Impact

**Essay:** Leadership Discovery

In each division, we found numerous instances of AHCU members overcoming long odds with tenacity; selflessly helping people and going out of their way to help their community.

Our 2024 *A Work of Heart Scholarship* winners are:



### VIDEO:

**Rachel Kiner**  
University of Minnesota  
Grad Student  
Doctorate of Nursing for  
Health Innovation  
& Leadership



### PHOTO:

**Anne Dao**  
University of Minnesota  
Grad Student  
Pharm D.



### ESSAY:

**Gabriela Rozada**  
Augsburg University  
Grad Student  
Physician Assistant Studies

## AHCU's Vision:

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

To read and view each of the winning applicant's submissions, visit <https://www.ahcu.org/project/a-work-of-heart-scholarship/> or scan the QR code.



## President's Report



As I reflect on this year, I'm deeply grateful for all of the incredible milestones we've achieved together.

Our dedicated team works tirelessly to ensure every member has the resources needed to succeed on their financial life journey.

This year, we continue to work on branch renovations and the implementation of our **Interactive Teller Machines (ITM)**. The ultimate goal is streamlining teller branch operations and enabling our team to focus more time and resources on our members. In addition to providing branch security, ITM's provide after-hour access to your accounts, and the ability to provide continuous service to many healthcare workers and their families that work around the clock hours. ITM's are multi-functional in that they allow both self-serve and full-service functions, direct access to accounts, and can assist you with 90% of basic teller transactions.

You may have noticed our **new website** this past year providing you with more interactive tools and videos to assist you with your financial wellness. I am very excited about the addition of our new AutoLink RX on our website that provides free car shopping and buying nationwide. Credit Unions have been a strong leader in auto financing because of our great rates and flexible terms. This addition is a great tool next time you are looking to buy or sell a vehicle.

We continue to focus on our **C.A.R.E.** promise of **Commitment, Accountability, Respect, and Excellence**. Service is at the heart of everything we do and we frequently receive positive member service feedback. You matter to us!

**Inflation** is expected to moderate in 2025. **Interest rates** for both lending and deposits are expected to decline over the next year with a few interest rate cuts expected by the Federal Reserve Bank. Your credit union is committed in providing you **the best competitive options** for lending, deposit, and investment needs.

We have had the opportunity to provide support for the workers in our medical community through many **work events** and **wellness fairs**. If your medical employer is looking to enhance their employee wellness benefits at no cost, we are here to help! We understand your industry and aspire to support all employees in the medical field and their families.

By working together we can accomplish many things. In closing, I would like to take a moment to thank you, our members, for your continued patronage. I encourage you to maximize your credit union membership. You are what makes all the difference to our success! **We are here to serve you, your family and co-workers.** I also want to thank our dedicated employees, board members and supervisory committee volunteers who devote their time, talents, and expertise into making our credit union the success it is today. May you all have a very happy and prosperous 2025!

With heartfelt gratitude,

Theresa Malone

## Waypoint Wealth Management Retirement & Advising

**Kyle Heller - Wealth Advisor & Certified Financial Planner®** and **Mitch Zimmer - Wealth Advisor**, serve as our premier resource for all things financial planning, investing, and wealth management. Kyle and Mitch are available to all AHCUCU members and their families for a no obligation consultation to discover how they can serve you in accomplishing your investment and retirement goals.

Starting in January 2025, they are offering a **financial "check-up"** to all AHCUCU members! You can contact them directly at [letstalk@waypointwg.com](mailto:letstalk@waypointwg.com) or call 651-351-3776. Additionally, you can find their information on our website at <https://www.ahcu.org/waypoint-wealth-group/>.



Kyle Heller



Mitch Zimmer



**WAYPOINT**  
WEALTH GROUP



# Giving Back with Heart in 2024



## Radiology Week for Allina Health

AHCU provided popcorn, giant Jenga, prizes & Financial Wellness for Allina's Radiology and Imaging department.



## Hennepin Healthcare Care Carts

AHCU funded several Care Carts this year for Hennepin Healthcare teams that work around the clock to ensure their patients are cared for.



## Children's Minnesota DAISY Awards

We sponsored multiple DAISY awards last year, to honor extremely compassionate nurses nominated by patients, colleagues or anyone who witnesses extraordinary care.



## National Nurses & Hospital Week

We celebrated our local nurses and showed appreciation for their exceptional patient care by providing prizes and free popcorn to United Hospital, Mercy and Mercy-Unity.



**AHCU is honored to support the healthcare community & celebrate all they do for us.**  
Curious how AHCU can partner with your team to appreciate employees? Please contact Ari at [aric@ahcu.org](mailto:aric@ahcu.org)



## The Checking You Deserve



Our checking accounts are designed to fit your busy lifestyle with fewer fees and opportunities to earn interest. As a not-for-profit institution, we put your financial needs first.

### Maximize Rewards, Minimize Cost

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## Home Mortgages Made Easy

Looking to buy your first home, a vacation property, or a second home? We offer flexible loan options for single-family homes, condos, multi-family properties, and more.

With **competitive rates, free pre-approval, and over 50 years of experience**, we're here to make your homeownership dreams a reality. Enjoy quick processing, local market expertise, and friendly service every step of the way.



Sandy Addyman  
Mortgage Loan Officer

### Flexible Financing For You

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- Fixed Rate mortgages.
- Adjustable rate mortgages
- Conventional loans
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Make an appointment with our experienced Mortgage Loan Officer.



## Auto Loans & Refinancing

We understand that everyone's financial journey is unique. Whether you're interested in a new or used auto loan, refinancing, or even a loan for a boat, we offer personalized solutions to help you reach your goals.



As a not-for-profit financial institution, we provide lower rates and fewer fees, ensuring that you save money along the way. Our compassionate approach means we're here to support you every step of the way. Let us help make your financial goals a reality!

### Why AHCU Auto Loans?

- No payment up to 90 days
- Personalized lending solutions
- GAP coverage



Learn more about our loan solutions for auto, RV, boats and more!



## ITM's Bringing You Convenience



Enjoy faster transactions, 24/7 access, and live support during business hours! Our ITM's are accessible for hearing-impaired and Spanish-speaking members to ensure everyone can bank with ease. Our team is always ready to assist with all your banking needs!

### Member Feedback

*I was hesitant at first, but I love how easy it is to use! I am pleasantly surprised and impressed!*

Have more questions about our ITM's? Scan here to view for FAQ's & ITM locations.

