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.



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 afterhour 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 AHCU 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 AHCU members! You can contact them directly at **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**/.







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

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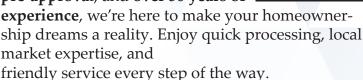




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ITM's Bringing You Convenience



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 FAO's & ITM locations.



