

MN RISING

Helping healthcare workers find financial wellness

How Associated Healthcare Credit Union is giving back to a community that does so much for others.

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AHCU team at Hennepin Healthcare Whittier Clinic & Pharmacy supporting healthcare professionals.

Healthcare workers spend much of their day thinking about others. So it's no surprise that many report not having enough time to focus on their own needs.

When it comes to their financial wellbeing, healthcare workers face unique challenges – and they need a partner who understands how to tackle them. For Minnesota's healthcare workers and their families, Associated Healthcare Credit Union is that partner.

"Healthcare is a very unique calling," President and CEO Joel Swanson said. "People go into healthcare because they care about people. And in a lot of cases, they have a very unique life and very unique financial situations."

A credit union with a focus on healthcare

Money can be a major source of stress for healthcare workers. In fact, two in five healthcare workers report that financial stress is their top worry outside of work.

On top of long hours and hectic schedules, healthcare workers face a unique financial picture, said Swanson. Healthcare workers are more likely to have high levels of student debt. At the same time, they're more likely to be high earners once they enter the work force.

All of those factors can lead to higher anxiety levels, unhealthy coping mechanisms and burnout.



Sooky Inthirath, Business Development Representative, at the Allina Customer Experience Center (CEC) in Coon Rapids.

"Healthcare workers deserve a financial partner who understands their unique needs and works to make sure that they get the best financial resources they can so that it's one less stressor for them," Swanson said.

In order to serve the full scope of the healthcare industry, AHCU supports healthcare workers at organizations including Children's Minnesota, Allina Health, Hennepin Healthcare, Medica, M Health Fairview, NAMI MN and many more.

People working in related fields — like in the medical device and technology space — are also able to become members, and AHCUCU is an option for people in private practice, too.

Meeting members where they are

When it comes to serving healthcare workers, financial education is at the core of AHCUCU's approach.

AHCUCU works with major healthcare employers to create educational materials relevant to the issues facing their employees. Members also have access to a financial wellness coach and one-on-one check-ups at their branch.

"We look at budgeting, wealth management, some of the triggers to look for, to avoid," Swanson said.

Many healthcare workers don't work regular hours, so a traditional banking schedule won't fit into their lives. That's why AHCUCU has invested in its online banking options, including a built-in auto shopping tool and concierge that will bring a vehicle directly to a member.

AHCUCU also has locations at three branches in healthcare facilities.

Giving back to members and their communities

As a credit union, AHCUCU is owned by its members, who in turn receive any profits it makes. And as a nonprofit, AHCUCU has the ability to offer its members better rates.

"Success for us is improving the financial health and well-being of our members," Swanson said.

Being owned by members also means AHCUCU understands the causes they care about. AHCUCU supports causes including organizations that promote mental health in the healthcare industry.

"These are causes that are addressing things that are important to healthcare workers' career paths, so I think it's really critical that this is where we focus our community engagement efforts," Swanson said.



Ari Conroy, Business Development Officer, pictured at the Great River Symposium Event for Northwestern Health Sciences University