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ANOKA HENNEPIN CREDIT UNION



ANOKA HENNEPIN CREDIT UNION
Your "SERVICE FIRST" Financial Cooperative



Spring 2011

Quarterly Notes

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Calendar

ALL BRANCHES AND DRIVE-THRU
LANES WILL BE CLOSED ON
MAY 30TH AND JULY 4TH

AHCUs 47th Annual Meeting
Tuesday, April 12 — 6:30 p.m.
Courtyards of Andover
Tickets available at all offices
Normal business hours on April 12th

Days to Remember
Mother's Day - May 8
Father's Day - June 19

- Many makes and models
- Foreign and domestic •
- Trade-ins welcome • Free refreshments • Preview the vehicles Friday, April 15th after 6:00 p.m. Check out the sale inventory the week prior online at www.cucompanies.com

"You have reached your destination"

When you get your auto loan pre-approved at Anoka Hennepin Credit Union and buy a car at the Credit Union Car Sale . . .

Saturday, April 16th, 2011

Credit Union
Car Sale!

You receive a FREE GPS for your vehicle!

The AHCUs Spring Car Sale Is On!

CU Auto – Anoka Hennepin Credit Union Auto Sale

Steer yourself to the Annual Spring Pre-owned Vehicle Sale for credit union members, brought to you by CU Auto and AHCUs, on Saturday, April 16th from 8:30 a.m. - 4:00 p.m.! Choose from over 200 high-quality, pre-owned vehicles from our preferred network of dealers.

Get your auto loan pre-approved at AHCUs, purchase a vehicle at this sale, and receive a FREE GPS for your new vehicle!

The auto sale will be held at CU Companies, 500 Main Street, New Brighton, MN 55112.

Located ½ mile west of 35W on County Road E2 and 5th Avenue NW

For more information, call AHCUs at 763.422.0290 or CU Auto at 651.631.3111.

CU Auto is owned and endorsed by Anoka Hennepin Credit Union.

Extended Hours at These Branches Effective April 1st, 2011

Coon Rapids Branch
3505 Northdale Boulevard NW
Coon Rapids, MN 55448

Credit Union at St. Francis
23280 St. Francis Boulevard NW
St. Francis, MN 55070

NEW Drive Thru Hours:

Monday – Friday 7:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – 1:30 p.m.

NEW Lobby Hours:

Monday 9:00 a.m. – 6:00 p.m.
Tuesday–Friday 9:00 a.m. – 5:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.

Three Extra Days for Taxes

You have an extra three days to file your taxes this year! April 18th is the deadline for filing, and we remind you that you still have time to contribute to your IRA for 2010. Whether you have an IRA or need to open a new one, ask for details by calling us at 763-422-0290.

Mission We are a growing institution of members helping members in a community-based, non-profit organization, with the goal of becoming our members' primary financial institution: protecting members' assets and providing personal, convenient and competitive services.

Member Privileges

Attend the 47th Annual Membership Meeting

For 47 years, the dedicated staff at Anoka Hennepin Credit Union (AHCUC) has been committed to providing you with the tools, education and solutions to reach your financial goals through favorable prices and a wide range of products and services. Attend this year's Annual Membership Meeting to learn how that commitment holds true today, and to actively participate in the election of your volunteer Board of Directors.

Tuesday, April 12, 2011
The Courtyards of Andover
13545 Martin Street NW
Andover, MN 55304

Buffet Dinner, 6:30-7:30 pm
Business Meeting, 7:30 pm

Guest speaker: Dr. Rosie Ward is a consultant, professional coach and author known as a thought leader who challenges the status quo, pushes boundaries and engages people and organizations to find success through shifting old, ineffective thinking habits. Dr. Ward is regularly sought after to speak for industry conferences, leadership groups, and professional organizations.

Tickets for the buffet dinner may be purchased at any AHCUC location for \$10 per ticket, *but not for much longer!* Members may choose to attend the business portion of the meeting at no charge.



Rosie Ward
Ph.D., MPH, CHES,
Certified Intrinsic Coach®
Health Management Services Manager

MasterCard® Family Account™

The AHCUC MasterCard Account you can share with your family

As an Anoka Hennepin Credit Union (AHCUC) member, you deserve great benefits you can share with your family. That's why we've created a new, no-annual-fee MasterCard account that provides a card for each family member you specify—with customized spending limits controlled by you! Simply tell us how many family members should receive a card, and the individual spending limit you'd like assigned to each family member's card.

The new way to teach your children good credit habits

Your Family Account makes it easy to teach young adults good credit habits while you remain firmly in control. Each cardholder's purchases are listed separately on your monthly statement so you can easily see how your children are using their cards. You can also change the spending limit on a child's card whenever you wish. Plus, you help your children to establish credit in their own names. Simply request that your child be considered for a separate account whenever you feel he or she is ready for this added responsibility.

Valuable benefits and no annual fee!

The Family Account MasterCard carries all the benefits of the other AHCUC MasterCard cards.

- Zero liability for any unauthorized transactions
- Auto rental and travel accident insurance
- Toll-free emergency travel assistance
- Worldwide acceptance at millions of locations
- Theft and damage protection plus extended warranties on purchases
- Cash access at ATMs worldwide

As always, AHCUC remains committed to building lifetime partnerships with members like you who help keep our credit union strong.

Travel Information

Take the Road Less Traveled

No, we aren't suggesting that you vacation in Antarctica in the dead of winter! But we are suggesting that you be a little creative in picking our destination.

Where do you want to go? If your answer is something like "the beach" or "a ski resort," you have the ultimate in flexibility.

If St. Barth's is your ideal sun-tanned paradise but too pricey, you may find better deals in Florida, Central America or even southern Europe for the sand and surf you're after.

If Crested Butte, Colorado is your favorite spot to tear up the slopes, look there first – but don't stop searching for a better deal. Utah, Vermont or Canada can often provide a cheaper package for a powdery-white getaway. We all have our favorite vacation spots, but a willingness to check out other locations will make your travel much more affordable.

Take-A-Peek Travel Tips

Planning Your Trip: Know Before You Go!
Travelers should familiarize themselves with their destinations, both to get the most enjoyment out of the visit and to avoid known dangers. Travelers should also be aware of restrictions on items that may be taken overseas and even on items that may be brought back into your country upon your return.

Book your reservations or purchase your entertainment packages, at your convenience, on the Internet, 24/7 from any location. Simple, fast, convenient, and affordable. Can't get any better than that.



Vision

Our vision is to enrich peoples' lives by helping them discover and achieve their dreams.

President's message

CHANGES AT Anoka Hennepin Credit Union

Changes in the financial industry have come fast and furious in the past couple of years. Congress and the Federal Reserve have passed legislation and made rules to curb "abusive practices" of some financial institutions. They have placed stringent guidelines on numerous products and services that have benefited you, as a member. Stringent guidelines for financial institutions have made the need to revamp our credit card programs, overdraft protection services, mortgage origination and disclosure procedures, checking accounts, debit/ATM cards and many more. These "well intended" new provisions, dictated by the government, are having serious implications to every financial institution's bottom line, including your credit union's. AHCU has had to make some tough choices in realigning our services, products, fees and branches.

AHCU has always operated with the best interests of all our members in mind. We understand that some of the changes may negatively impact a portion of our members, but again, we need to look at all of our member's well-being. We are still committed to providing the best possible service and services to our members at a reasonable and fair price. Yet, we still have to maintain a safe, sound financial institution that is sufficiently capitalized. That is where tough choices come into play.

You can avoid many of these fees by using the many options your credit union offers you and by simply managing your accounts. By using AHCU's on-line banking service you have the opportunity to check your balances, make loan payments, transfer money, pay bills, use E-Statements effectively, comment to staff and see what checks and debits have cleared or may clear your account. AHCU recently went to on-line, real-time debit/ATM transactions which show immediately on your account. Also, any deposit, withdrawal or other transaction will immediately show on your account.

In March 2011 we have closed our branches in the County Markets in Andover and St. Francis as the members using these locations have decreased significantly in the past year. We have increased our hours at our Coon Rapids and St. Francis offices, shown elsewhere in this newsletter, to offer more time to conduct your transactions. As a result of these closures we have also had to reduce our workforce.

We realize change is difficult and sometimes hard to accept. Your credit union has worked diligently to implement these changes with as little impact as possible on our members. The Federal Reserve and Congress are still not done looking at more regulatory changes, so more changes may come in the future. Please check on our website at www.ahcu.coop to keep abreast of these changes and information to contact your legislators as they consider them. They need to know how new requirements will affect you as a credit union member and consumer.

AHCU is committed to *"Our Vision is to enrich people's lives by helping them discover and achieve their dreams."* We thank you for choosing AHCU to be your credit union and having the understanding as we work through these difficult changes.

Cooperatively,

Jeff Claussen
President/CEO



Jeff Claussen, President/CEO

What AHCU's VISION Means to All Of Us

Leadership: We believe we can impact our communities and the credit union industry through our participation. In doing so, we gain valuable experience that enhances AHCU and, therefore, its membership.

Appreciation: We understand you have choices, so when you choose AHCU we don't take it for granted. We give you individualized service, taking the time to understand your specific needs. Additionally, we have respect for each other and the expertise we each provide to make this a great organization.

Ingenuity: Your needs are ever-changing. Our environment is ever-changing. We are in constant motion with perfecting what exists and searching for the best means to serve you in the future.

Passion: We believe in what we do for you and in what all credit unions do for consumers. We believe we exist to offer you a better choice. As a member, you're an owner. That's a big deal to us because that cooperative structure is what makes us different from other financial institutions.

Education: Education empowers. The more you know, the better choices you can make. The more we know, the better we can serve you.

Freedom: We are individually empowered to serve you efficiently and with initiative. We believe in equipping you with the tools you need to gain financial peace of mind.

What AHCU's VISION Means to You

We understand your focus is on getting the most in life. It is our endeavor to help you discover a path that leads to whatever you dream of, whatever you want to accomplish. From simply saving for a rainy day or having an easy means to buy groceries, to financing your dream home or getting an education, we work hard to equip you with the tools you need to make it all happen.

AHCU Closes the County Market Branches

AHCU has closed its branches at the Andover and St. Francis County Markets, effective March 26, 2011.

This decision was made as part of our ongoing commitment to maintain a financially strong credit union that continues to serve you with the SUPERIOR service you expect and deserve.

Our six branch locations continue to provide full service in Coon Rapids, St. Francis, Anoka, Forest Lake, Champlin, and Circle Pines.

For your added convenience, our Coon Rapids and St. Francis branches will offer new hours:

NEW Lobby Hours:

Monday 9:00 a.m. – 6:00 p.m.
Tuesday–Friday 9:00 a.m. – 5:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.

NEW Drive Thru Hours:

Monday – Friday 7:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – 1:30 p.m.

Thank you for your ongoing support of AHCU, your SERVICE FIRST financial cooperative.

On-Line Real-Time ATM Debit Card Processing

Anoka Hennepin Credit Union is committed to providing Superior Member Service. With that in mind, AHCU has introduced an enhanced ATM-Debit Card feature that began on February 23, 2011.

All future ATM and debit card transactions will be processed with up-to-the-minute account information and improved access to your funds at Anoka Hennepin Credit Union.

Affected items: ATM Deposits, Signature based Point of Sale (POS) Transactions, Personal Identification Number (PIN) Based POS Transactions, Home Financial Services (HFS), Statements, Courtesy Pay-Opt-in/Opt-out, Partial Pre-Authorizations.

For more details about how this latest product enhancement will improve the handling of your personal finances, please visit www.ahcu.coop

How To Get The Most Out of Your Home Improvement Loan

Home Improvement Loan Options, How To Get A Home Improvement Loan

So you've got a home improvement project that needs to be completed and you have worked with your bank or lender to get a home improvement loan. You have the money or you'll be getting the money soon, but before the first nail is driven into a board you can begin maximizing how much bang you're going to get for your home improvement buck. Here are some ways you can get the most out of your home improvement loan:

Interview Several Contractors: You may have done this before you applied for your home improvement loan, but if you haven't chosen a contractor then your best bet is to pull in a few different contractors and have them bid on the job. Be sure to let them know that there are other contractors in the running, so they'll be willing to quote you their best price. And remember, with the housing slump a lot of home improvement contractors are hurting for business so they might be willing to barter for home improvement services or work out a flexible payment plan.

Do Your Own Setup and Cleanup: One of the easiest ways to save money on any home improvement project where you're hiring a professional is to do some of the work yourself. Even if you're not an experienced handyman or woman, you can probably prep a job site or clean up after the work is done and save yourself some real money. If you're having new flooring put down then you could pull up the old tile or carpet with a little work and research. Likewise, at the end of a job don't be shy about offering to clean up the site, and do some finishing work such as painting or cleaning in exchange for a few dollars knocked off the final bill. Saving your contractor just a few hours of extra work at the end of a job could allow him to start another project somewhere else sooner and might be well worth it for him or her. Again, by reducing labor costs you can reduce your home improvement financing amount.

Buy Your Own Home Improvement Materials: When you hire a contractor to work on your home he or she will often be responsible for bringing materials and supplies to the job site according to your preference. While contractors may get reduced pricing on a lot of building materials they may not always pass those savings on to you. Don't be afraid of working with your contractor and buying your own building supplies from local home improvement stores if you can. Some contractors are more willing to work with you on this than others.

Getting the money for a big home improvement is an important first step of upgrading your house, but it will then be up to you to make sure the money is spent wisely and efficiently.

Be even more prepared with help from your AHCU Auto Consultant

Our on-site Auto Consultant, Brian Doran, brings you a whole new, non-aggressive auto buying experience. Brian is your own personal auto buyer. He works on your behalf with dealerships and auctions, and can even advise you on private party purchases. Brian considers everything as he guides you to finding your perfect vehicle. He'll take your trade and is mindful of your budget and lifestyle.

Beware

Have you recently received an email asking for sensitive financial information such as account, pin or credit card numbers? BEWARE, this is probably a scam well known as "phishing." Once you click on the link embedded in the email, you're directed to a site that may look official, but is really a way to steal your identity. If you're in doubt about the validity of an email, visit the site directly and log on with your account information, or call the company directly.

Administrative Professionals Day

Don't forget to say "Thank You" to your support staff on Wednesday, April 27th! Once known as "Secretaries Day," Administrative Professionals Day has been celebrated in the business community since 1952. It's a wonderful time to show your appreciation for those who keep the office running smoothly.

Funds Availability

\$2,500 a week limit on cash withdrawals without one week prior notice and a \$1,000 limit on cash withdrawals at the drive-thru windows. \$10,000 maximum cash withdrawal limit.

Verify Account Number for Direct Deposit of Tax Refunds

Having your Federal or State Tax Refund direct deposited to your AHCU account is quick, easy and convenient. However, if your tax preparer or tax software does not have the correct routing and account number for AHCU, your tax refund could be delayed, causing your refund to be mailed to you by check.

Avoid this inconvenience by verifying the account number your tax provider or software has on file. You cannot use just your Member Number for Direct Deposit. For checking accounts, the correct account information may be found on the bottom line of your personal checks. The first group of digits is the routing number for the credit union (291073231) and the second group is your account number. If you are depositing your refund into your Share Savings or Insured Money Market account, please contact the Credit Union for the correct account number sequence.

Seminars from *mary t, inc.*

Mary T. Inc. is a local, family-owned organization that provides enhanced lifestyles for you or your loved one through affordable rental housing, apartments for seniors, residential living, support services, hospice and home health care.



Staff from Mary T's and CU Realty will provide information on some of the most frequently asked questions by those faced with these situations. Some of the information covered will include: Making the transition to assisted living, Understanding Medicaid and funeral planning, What is medical assistance? How do I get home health services? How does hospice work? How do I sell my family member's home?

Upcoming seminar dates: **May 18th, June 15th, & July 20th.**
All seminars are from **6:30 – 8:00 p.m.**
Seminars are open to the public and are held at the **Anoka Hennepin Credit Union Coon Rapids branch.**

Please RSVP to Dan Baker at 763-253-2722 or dan.baker@ahcu.coop no later than one week prior to each scheduled seminar. Seating is limited.

Topics that may be discussed

- 1. Moving from this old House...Senior Living Choices in Anoka County area**
In this 60 minute conversation we will share the options including Independent Senior Housing, Housing with Services, Assisted Living, Skilled Nursing Care Centers or Nursing Homes, Respite Care and possibilities for financial arrangements for each.
- 2. If I want to stay in my home and I need help how do I get it?**
We will discuss the variety of options to stay in your own home and receive assistance for care and financial aids. Home Health, Hospice Care, help with chore services and many ideas will be shared in this session.
- 3. Elder Law...What is that all about?**
A spokesperson will present materials about aspects of this area which may include: Wills, probate, trusts and fraud issues and where to seek information and help concerning the many issues around these topics. Handouts will include a list of providers and their contact information.

We anticipate that each session will last approximately 90 minutes with the last 30 minutes reserved for your questions.

AHCU has student loan options

No matter what your educational goals and dreams are, Anoka Hennepin Credit Union is here to help you reach them. Check out your options at www.ahcu.coop or call us today at 763-422-0290.



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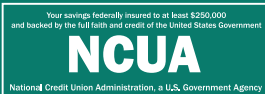
**We have
money to lend!
Call your AHCU
loan officer
today!
763-422-0290**

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Comments To:
Marketing

Your "SERVICE FIRST"
Financial Cooperative



Loan Late Fee Information

The grace period for all loans including MasterCard, is seven days. If payment is not received within seven days of your due date, a late fee of \$25 will be assessed.

**DISCOVER THE
DIFFERENCE!**



AHCUauto.com

Rates as low as **2.49%** APR

**ANOKA HENNEPIN
CREDIT UNION**

2.49% is a promotional rate for new loans only; Rate as low as 3.24% for existing AHCU auto loans.