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Rates as low as 2.49%
AHCUauto.com



ANOKA HENNEPIN CREDIT UNION

Your "SERVICE FIRST" Financial Cooperative



Summer 2011

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Calendar

All branches and drive-thru lanes will be closed for the following holiday:

Independence Day: Monday, July 4
Labor Day: Monday, Sept. 5

The Circle Pines, Coon Rapids, Champlin, Forest Lake, and St. Francis drive-thru lanes will be open from 7 am to 6 pm on the following 2011 holidays.

Columbus Day: Monday, Oct. 10
Veteren's Day: Friday, Nov. 11

Make Cash Management Easy with Checking from AHCU

Changes Make Account Safer, More Convenient

Every day you probably pay for something; whether it's buying groceries or gas, paying a utility bill, purchasing that great looking blouse, or going out to dinner and a movie with some friends. You want making those purchases easy, convenient, and safe. At AHCU, we're here to help you with that.

AHCU is revamping our personal checking accounts to make sure you have the tools you need to handle your everyday cash needs. With an EveryDay Checking account with AHCU, you receive:

- Unlimited check writing privileges - to pay bills or make purchases where checks are accepted.
- A free Visa Debit Card with unlimited point of sale purchasing use - Use it to make all your EveryDay purchases, from paying at the pump to online shopping.
- Free EveryDay account access:
 - Online at www.ahcu.coop, through HFS, AHCU's Internet banking solution. With HFS, you can:
 - Check balances;
 - View transactions;
 - Transfer funds;
 - Get copies of cleared checks;
 - Plus much more!
 - By phone at 763-422-0290, and pressing 1 for VIC, our Voice Information Center. With VIC, you can:
 - Check balances
 - Listen to the most recent transactions
 - Transfer funds
- Free eStatements, for faster, more secure delivery of your statement information without the waste of paper or postage.
- Save time and postage with available access to Online Bill*PAY, with 10 free transactions per month¹. Additional transactions cost just \$0.95 per transaction.
- Need cash? AHCU offers the convenience of five free ATM withdrawals per month². Additional withdrawals cost just \$1.00 each. Avoid ATM surcharges by using AHCU ATMs, most Wells Fargo Bank ATM locations or use the Free ATM locator on our Website at www.ahcu.coop.
- Available Overdraft Protection through automatic transfers from your Share Savings account or a Rapid Advance line of credit³.
- Save money using our Savings and Coupon page at www.ahcu.coop. We will have links to Websites that will help you save money on your EveryDay purchases.

New ID Theft Coverage

With ID theft becoming more prevalent, AHCU is now partnering with Identity Theft 911 to provide identity protection to EveryDay Checking account members when you need it most. With Identity Theft 911, you'll receive:

LifeStages™ Identity Management services to . . .

- Help resolve identity theft
- Help sort things out with government agencies, credit companies, and medical providers
- Provide proactive assistance to minimize the damage
- Help replace personal documents that are lost, stolen, or destroyed

Personal attention from qualified, certified, and caring fraud specialists to . . .

- Answer questions
- Help with paperwork
- Resolve identity theft

Starting August 1, 2011, all personal checking accounts with AHCU will convert to EveryDay Checking. EveryDay Checking will have a \$2.95 service fee per month, to be charged on the last day of month.

To open an EveryDay Checking account, stop by one of our six AHCU offices and talk to a Financial Services Representative.

¹\$5.00 per month charge for no usage during the previous month if you sign up for service. ²ATM surcharge from ATM owner may apply. ³If member qualifies.

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.

AHCU Seminar Series

“Understanding the economy and how it will affect your lives in the future”

Here's your chance to discuss current economic issues with a noted expert.

July 20, 2011 • 6:30 pm

Anoka Hennepin Credit Union
3505 Northdale Blvd. NW
Coon Rapids, MN 55448-6742

RSVP • Seating is limited

Registration closes on July 11, 2011
Call Dan Baker • 763-253-2722
leave a message or Email
dan.baker@ahcu.coop
Include name/s of individual/s
in your group your phone
number and address



Ben Cohen, Speaker

President's message

CHANGE.....

None of us like change, but some do embrace it! Change has happened and continues to happen in our world, especially that of finance. Excessive government regulations, foreclosures, layoffs, reduced home prices, a struggling economy and numerous other factors create change every day in our lives.

AHCU has had to change with the events of the last few years and we have struggled with foreclosures, charge offs, layoffs and closing branches. We have had to make some changes to better serve you, our members and to continue to offer you convenient, timely and time saving services. We appreciate the fact you use AHCU and hope you will continue to use your Credit Union into the future.

AHCU is in the process of improving our services by offering enhanced checking options, account access features and more seminars and informational opportunities. We continue to offer mortgages, vehicle loans, unsecured loans, business loans and toy loans to meet any of your borrowing needs.

Remember to use your Credit Union as we change and evolve during this uncertain and interesting time. Thank you for using AHCU!

Jeff Claussen



Jeff Claussen, President/CEO

Featuring Member Businesses

Transportation - MORE RELIABLE, FASTER and CHEAPER!!!

Remember www.TakeAPeekTravel.com offers exceptional customer service, door to door transportation to and from Minneapolis International and HHH Terminal...24 hours a day...7 days a week on availability. Details-call 763-449-2344.

Steve Le Baron - Owner & operator of a Fun, Adventurous Leisure & Entertainment Internet Travel Agency
Family Fun Vacation Condo Suite Manager,
www.TakeAPeekTravel.com
Steve@TakeAPeekTravel.com
763.443.2344 / 763.427.9221



TRAVEL TIPS - SAFETY CONSIDERATIONS

On luggage tags, only list your first name and email address rather than home address, phone, etc. This prevents luggage thieves from knowing where you live or contacting you via phone in the future. However, the name and email still makes it possible for airline officials to locate you in order to return your found baggage.

Protecting your privacy: AHCU's Privacy Notice

Anoka Hennepin Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: **763-422-0290**, or outside the Metro area **1-800-785-AHCU (2428)**.

Information we collect about you

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information we receive from a consumer reporting agency.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties who receive information from us

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, and mortgage service companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and Collection Service and Recovery.

Disclosure of information to parties that provide services to us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform other services on our behalf so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of information about former members

If you terminate your membership with Anoka Hennepin Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How we protect your information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What members can do to help

Anoka Hennepin Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks you for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

Vision

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

3505 Northdale Blvd. NW
Coon Rapids, MN 55448



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.

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Anoka Hennepin Credit Union
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Coon Rapids, MN 55448

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www.ahcu.coop

Comments To:
Marketing

Your "SERVICE FIRST" Financial
Cooperative



Discover the Difference!



Rates as low as
2.49% APR

AHCUauto.com

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