

The AHCU Spirit Foundation - Six Years & Counting



Those close to the AHCU Spirit Foundation have witnessed, first hand, how mindful, compassionate, and innovative our youth can be. They have some of the brightest ideas and biggest dreams. We also know that it can be tough for schools,

communities and parents with limited resources to support youth activities, especially during the pandemic.

Since its formation in 2016, the AHCU Spirit Foundation set out with a mission to give local students an opportunity to participate in extra-curricular programs. We believe that through extra-curricular enrichment, they will be more engaged students overall. We are proud to say that six years and counting, even through a pandemic, we have successfully maintained our mission of giving back in some very key ways that we'd like to share with you.

In addition, we've implemented a new way of giving back, with the no fee giving platform, NetGiver. Now supporting our students is met with 100% receipt. Thank you for being part of the last six years and we hope you are as excited as we are to engage in another year of giving with all of you.

2021 Totals

Awarded

\$9,000

Scholarships to Local High School Seniors

Annual Golf Tournament Raised

\$15,189

Local School & Non-Profit Donations

Volunteered

120 hours

by AHCU Staff

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AHCU News

Holiday Hours

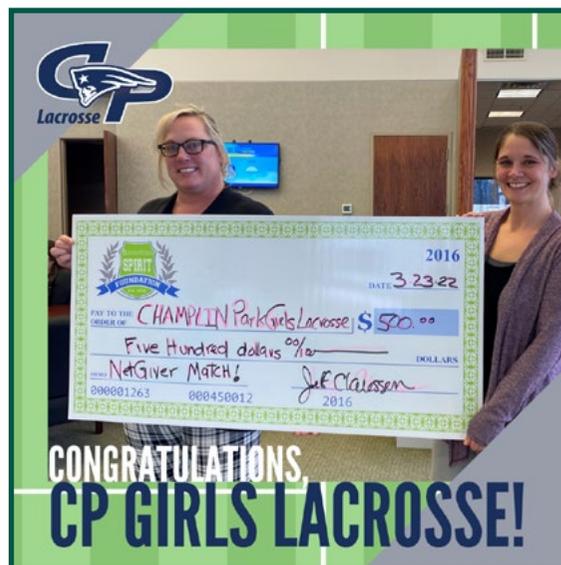
#MyAHCU

Current Promotions

Tips You Can Trust

MoreAHCU

Member Voices



Champlin Park HS Girls Lacrosse Team President, Brittany Dale with AHCU Champlin Branch Manager, Angie Loe.

The team was awarded a \$500 match courtesy of no -fee giving platform NetGiver & the AHCU Spirit Foundation.



Andover HS Spirit Debit Card Reward



Keep in Contact!

Effective April 1st, the Call Center will now be known as the **Contact Center**.

A different name but with the same great expertise and service you deserve!

HOLIDAY HOURS

Find all 2022 holiday hours on the "What's New" page under the "AHCUCU" dropdown of our website.

All AHCUCU branch locations will be closed in observance of the following upcoming holidays:

Monday - May 30
Memorial Day

Monday - June 20
Juneteenth (Observed)

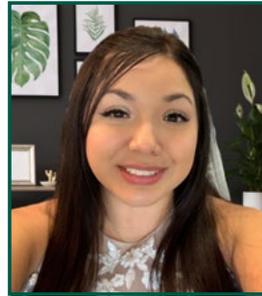
Monday - July 4
Independence Day



NMLS #794427

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Say Hello to the New Contact Center Manager!



An employee since 2015, Lupe, started as an intern in the HR/Training department. She's held positions as Teller, Call Center Representative, Teller Supervisor, and most recently an Assistant Branch Manager position at the Coon Rapids branch. The knowledge Lupe has gained in each of these roles, as well as her lending experience, makes her the perfect fit for this position.

We are excited to have her in this role! Join us in congratulating Lupe on her new position!

Congratulations to Jen - Coon Rapids New FSR!



Jen has been an employee with AHCUCU for one year and she recently celebrated her "workiversary" by receiving a promotion as the new FSR in Coon Rapids.

In addition to her time at AHCUCU, Jen has spent more than 16 years in customer service and has a genuine passion for helping members be financially successful. She will be a great asset to the Coon Rapids team as she grows in her FSR role. Join us in congratulating Jen on her new position!

We Work Hard to Make a Difference

AHCUCU just became an even better place to work by offering a new Gas Incentive!

We Work Hard to Make a Difference!

Join Our Team.

- Teller - *Multiple Locations*
- Fraud Specialist
- Contact Center Representative

Earn an Extra **\$25** per week **NEW**

Gas Incentive for AHCUCU Employees!



Besides the new Gas Incentive, AHCUCU employees enjoy other generous benefits:

- Paid Time Off for Full & Part Time Employees - Begin Earning from Day One!
- \$200 Clothing Allowance
- Gym Membership Monetary Rewards
- Competitive Pay
- Low Cost Medical & Dental (AHCUCU pays 90% of the premium for individual & 75% of the family coverage premium)
- Tuition Reimbursement
- And so much more!

Begin the next phase of your career with a fun, family focused organization! Scan the QR code to apply or visit our employment page at <https://www.ahcu.coop/about/employment.html>.

Youth Checking - \$100 Referral Bonus Promotion



Help her rock her money by referring her to open an AHCU Checking Account.

Parents, go online today!

See for yourself what your referral will mean for her first account.



763.422.0290

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Here's What You Need to Do:

1. Be the parent or guardian (who is a member) of the teen or young adult being referred.
2. If under 18, parent or guardian must be member and be joint on the accounts.
3. Once referred, they would need to open or enroll for the following product/services within 60 days:
 - a. Membership Savings Account
 - b. Checking Account
 - c. AHCUdigital Mobile App
 - d. e-Statements
4. Use "Support Our Youth" from "How Did You Hear About Us?" dropdown or provide completed Refer-a-Friend form when opening in branch.

**AHCU Support Our Youth : The person being referred (referee) will earn a \$100 Support Our Youth Referral Bonus when they are referred to Anoka Hennepin Credit Union (AHCU) by a parent or guardian, become a member and complete the offer requirements within 60 days after establishing membership. To make a referral, the referring person must be the parent or guardian of referee and submit a completed "Support Our Youth" form or reference "Support Our Youth" in "How did you hear about us?" if applying online. Referral must be made prior to the new member opening the account. Referral bonus is only eligible to those who have never had a membership at AHCU. Referral must be presented at account opening prior to 4/30/22. Referred members must qualify for membership and must open a \$5 Share Savings account and an Everyday Checking with a minimum of \$25 opening deposit. Referred person must be within the ages of 13 - 24 and person referring be joint owner on all accounts. No minimum balance is required for Everyday Checking. Membership is subject to credit approval. To earn a \$100 Referral Bonus, the referred person must complete the following requirements within 60 days after establishing membership: open a new AHCU Everyday Checking Account, enroll in eStatements, download the AHCUdigital mobile app and use the app at least once. Account must be active and in good standing 60 days after account opening to receive the referral bonus. Members 18 years of age and over must have the legal capacity to enter into an individual account agreement. If a member is under age 18, the account must be joint with a parent or legal guardian. Referred member must open a new primary Everyday Checking Account and cannot be added to an existing account. Offer cannot be combined with other offers and is subject to change or termination at any time without notice. Message and data rates may apply. Employees are ineligible for this offer. Offer not valid on business accounts—no maximum referral bonuses per member per year. The referrer must be a current AHCU member in good standing to receive the referral bonus. If the referrer is not a member, no referral bonuses will be deposited for either party. AHCU, in their sole discretion, reserves the right to refuse payment of the bonus. Allow up to 7 business days after completing all requirements of this offer for a referral bonus to be deposited into your Share Savings Account. Each Referral Bonus amount may be reported to the IRS, state, and local tax authorities if required by applicable law. The recipient is responsible for any federal, state, and/or local taxes on reward items. Offer valid through 4/30/22. Federally Insured by NCUA*

Auto Loans - Refinancing Your Existing Loan Could Save You Big



**AHCU
Auto Loans**

**Rates as low as
1.74% APR***

High loan payments are rough.

How much would you save if you refinanced your auto loan from somewhere else with AHCU instead?



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Apply today to find out!



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*APR = Annual Percentage Rate. Advertised rate is current as of 4/1/2022 and is fixed for the term of the loan. Borrow at 1.74% APR for 24 monthly payments of \$42.43 per \$1,000 borrowed. Rates include a .25% discount for auto paying electronically. Rate may increase by the amount of the discount(s) if requirement(s) are no longer met. Loan is subject to approval and the rate may vary based on individual credit and term. Certain restrictions may apply. No minimum loan amount. Maximum loan amount \$75,000. **Payments may be deferred upon credit approval for up to 90 days. Deferred payments may not exceed 90 days. Interest begins accruing upon disbursement of loan. Offer valid on new and used auto loans. AHCU Membership required. Offer not valid on loans currently financed with AHCU. Offer subject to change or termination.

TIPS YOU CAN TRUST

Two best ways to protect yourself from cyber risk is through knowledge and remaining vigilant. The unfortunate truth is cyber-attacks don't take a spring break or only chose large financial institutions. Knowing this, the account security of our members is a top priority.

Here are some tips to arm yourself as this ongoing potential for social engineering and phishing attacks continues.



What Is Phishing?

Phishing is a technique that uses email or malicious websites to solicit personal information or to get victims to download malicious software by posing as a trustworthy entity. Another variant of phishing, known as smishing, uses SMS or other text messaging applications to get victims to click on malicious links to achieve similar goals to email phishing.

What Are Common Indicators of Phishing Attempts?

- Suspicious sender's address that may imitate a legitimate organization;
- Generic greetings and signature, and a lack of contact information in the signature block;
- Spoofed hyperlinks and websites that do not match the text when hovering over them; some web addresses may also look official but include a subtle change, for example, 0 instead of O, or suffixes like .com instead of .gov for government websites;
- Misspelling, poor grammar or sentence structure, and inconsistent formatting; and
- Suspicious attachments or requests to download and open an attachment.

How Do You Avoid Being a Victim?

- Be suspicious of unsolicited phone calls, visits, or email messages from individuals asking about employees or other internal information.
- Do not reveal personal or financial information in email, and do not respond to email solicitations for this information. This includes clicking on or following links sent in email.
- If you are unsure whether an email request is legitimate, try to verify it by contacting the entity directly, by another means, such as the phone.
- Install and maintain anti-virus software, firewalls, and email filters to reduce some of this traffic.
- Take advantage of any anti-phishing features offered by your email client and web browser.
- Use and enforce the use of multi-factor authentication.

Also, know that the AHCU will never call, text, or contact you on social media to ask for money, personal information, or your login credentials for AHCU*digital* or other AHCU related systems.

When in doubt, contact us directly at **763.422.0290** or visit in-person at one of our five branch locations. Visit our website for more tips and information related to protecting your information. If you have any questions or concerns, reach out to us, we're here to help.

Free AHCU SHRED DAY

Saturday - May 21st, 2022
9:00 AM - 1:00 PM

Location Details Will be Available on Our Website & Social Media Soon!

Your Privacy
is what matters.

AHCU members are invited to bring their sensitive documents for secure shredding.



Access your
e-Statements
on your
mobile device!

It's so easy!

*Bring your credit union
experience to a new level
of convenience!*



Sign up for e-Statements through your **AHCUdigital** account in just three easy steps:

1. Sign into your **AHCUdigital** account.
2. Click the e-Statements link.
3. Enter email address and click "Accept."



MEMBER VOICES

AHCU employees work hard to provide the very best financial service possible. We hope to not only provide the very latest financial products and services, but also friendly and informative staff. AHCU is dedicated to supporting the communities it serves. Here are what a few AHCU members had to say:

“Thanks for making me feel welcomed, and providing the calm voice of understanding.”

Coon Rapids AHCU Member

“Hands down, our banker, Samantha Jolly, is the BEST!! She is kind and always responds to my requests in a timely manner! If you want to bank with someone you can trust, I recommend Anoka Hennepin Credit Union Forest Lake :)”

Forest Lake AHCU Member

“I am really blessed to have found Anoka Hennepin Credit Union. Angie and the rest of the team in the Champlin location has helped me with a loan to get a car within 24 hours. They are great people to talk to and work hard to help you. I love my credit union. Thank you for helping me.”

Champlin AHCU Member

“Always had a great experience with AHCU. Been a customer 10+ years.”

Circle Pines AHCU Member

Want to share something about AHCU? Talk to an AHCU employee so your voice can be heard.

Share Your AHCU Feedback With Us

We would love to hear about your experiences with AHCU. If you'd like to share with us, visit your AHCU branch on Google. Write a review, give us five stars, and submit – it couldn't be easier!



Lobby Hours:

Monday – Friday: 9:00 AM – 5:00 PM
Saturday: By Appointment

Drive-Thru Hours (temporary):

Monday – Friday: 8:30 AM – 5:30 PM
Saturday: 9:00 – 1:00 PM

COON RAPIDS BRANCH

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Get social with AHCU!



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CHAMPLIN, MN 55316

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4 S. PINE DR.
CIRCLE PINES, MN 55014

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FOREST LAKE, MN 55025

ST FRANCIS BRANCH
23280 ST. FRANCIS BLVD. NW.
ST FRANCIS, MN 55070