



QUARTERLY NOTES

A Message from President/CEO, Jeff Claussen and Board of Directors Chair, Mark Undis Anoka Branch Update

It is with mixed emotions that we announced, effective June 23rd, the closure of our Anoka branch at 601 East Main Street, Anoka, MN. There were many contributing factors we considered before making the difficult decision. The primary reasons that supported our decision include the declining number of members using the facility (pre-COVID), the costs associated with maintaining the facility, declining employment trends, and our members' expanded use of remote services.

Trends continue to demonstrate that more and more members prefer doing daily business online and through our mobile app services. And for those times when in-person visits are wanted, we have two other full-service facilities located less than 3 miles from the Anoka branch. These factors made the Anoka branch unsustainable in the present and future environment. Because of the close proximity of our Coon Rapids, Champlin, and Anoka branches, we shuttered the Anoka locations at the start of the pandemic so that it could operate as a back-up, clean site in the event that we had a COVID-19 outbreak at any of our other facilities.

During the past 15 months, member traffic and trends indicated to us that our members could be better served using alternatives other than the Anoka site. The Board of Directors and Management of AHCU had to make a financial decision in the best interests of all of our members. We had to put aside our nostalgic appreciation for the Anoka branch location, which includes my (Jeff) first office 30 years ago, and look to the future to provide the most financially responsible, yet convenient, means to do business with our members.

We understand that some of you, like us, will miss the Anoka branch location. The remaining staff from Anoka, will be at the Coon Rapids and Champlin branches and are ready and looking forward to providing you with our superior member service.

Thank you for your understanding and your continued loyalty to Anoka Hennepin Credit Union.

Cooperatively,

Jeff Claussen, President/CEO and
Mark Undis, Board of Directors Chair

If you have any questions or comments, please reach out to us at **763.422.0290**. We are prepared to help you make this transition with us with the least inconvenience to yourselves. You can also reach us at www.ahcu.coop, find ATM locations, or use our free AHCUface2face video chat to have one of our staff walk you through any issue you may have.

Changing to Serve You Better

Join Us for AHCU's 57th Annual Meeting

We are happy to announce the return of an in-person meeting!

- When:** Tuesday, September 21st, 2021 @ 6:00 PM
- Location:** Bunker Hills Event Center
12800 Bunker Prairie Road NW
Coon Rapids, MN 55448
- Tickets:** Available for purchase beginning August 5th, 2021.

***Please note:** attendance of the business meeting portion is free; ticket purchase includes meal. Meal choices can be chosen at time of ticket purchase.

More details to come, visit the Annual Meeting webpage at <https://www.ahcu.coop/new/ahcu-annual-meeting.html>.

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#MyAHCU

Switch to e-Statements!

AHCU e-Statements are a convenient & safe way to manage your accounts, but also reduce paper clutter. Signing up for e-Statements doesn't mean you lose your paper trail. You'll have access to your statements for a full 24 months in AHCUdigital and can be downloaded to your device for long term archiving.

Tip: Create a calendar event to be reminded to download your e-Statements for long term archiving.

Preventing Fraud

Staying in the know, is staying safe.

Reminder that AHCU will never....

- Ask for your PIN for your debit or credit cards.
- Ask for the three-digits on the back of your card.
- Ask for your AHCUdigital password.

If you receive a phone call asking for this information, HANG UP!

Contact AHCU if you ever question the legitimacy of a call you receive requesting personal financial information.

HOLIDAY HOURS

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

Monday, September 6th – Labor Day

Monday, October 11th - Columbus Day

Visit our News & Updates web page for all 2021 holiday hours.



NMLS #794427
Federally insured by NCUA

AHCU In the Community

AHCU employees work hard to give back to the communities we serve. Here are a number of staff in action at the ACBC Food Shelf in Anoka.



AHCU Staff in Photos L to R:

• Toni & Angie

• Angie

• Sam, Chris, & Rick

Visit <https://www.acbcfoodshelf.com> to learn more.

Teaming Up for Our Kids. You Can Help!

July 1 – 31, 2021

AHCU has teamed up with giving app – NetGiver once again to support another community-based non-profit, Children's Miracle Network Hospitals (CMN Hospitals). During the full month of July, we will be raising money for CMN Hospitals and participation is **open to everyone**, member or non-member!

Just as in our previous campaign, which supported local ACBC Food Shelf in Anoka, 100% of every donation is awarded to the charity. Donors can then visit any AHCU branch location for a cool SWAG bag as a 'thank you' for teaming up with us to help kids. The SWAG bag includes a Commemorative CMN Hospitals & NetGiver pin, AHCU freebies, as well as some from local businesses.



Here is how to participate:

1. Download the NetGiver app.
2. Make a donation to Children's Miracle Network Hospitals.
3. Stop by an AHCU branch to pick up your SWAG bag filled with freebies and a collectible pin.

We're In! Are You? Change Kids' Health. Change the Future. Kids Can't Wait. Learn more on our website at <https://www.ahcu.coop/foundation/netgiver.html>.

**Know someone who isn't a CU Member?
Share this QR code with them to
give free access to NetGiver!**



Plan for Warm Weather Using Your Home's Equity!

Whether it is new windows, energy efficient appliances or even a new A/C unit, now is the time to create a plan for home upgrades. We all know that Minnesota's seasons can do a number on our homes and upkeep is essential. A smart way to tackle a variety of projects is by using the equity in your home. AHCU has experts available to walk you through the process from start to finish and the application is available from your mobile device.



AHCU
Home Equity
Line of Credit

As low as
1.99% APR*
for the
first 12 months

Then,
3.50% APR**
thereafter.

Now with a
10-year
draw period!***

*Disclosure: *APR = Annual Percentage rate. Advertised rate is current as of 7/1/2021. Actual rate is based on applicant's credit score, term of loan, and Loan to Value. **Introductory rate of 1.99% APR for twelve months then Prime -0.50% (currently 3.25% APR). The current non introductory variable rate is as low as 3.50% APR and is based on applicant's credit score and loan to value. Loan is subject to credit approval. Offer limited to 80% Loan to Value or less. Rates and terms subject to change. Credit Union membership required. Minimum first advance required \$5,000, minimum additional advances \$500. Borrow at a fixed 1.99% APR for 12 months; estimated monthly payments of \$125.00 per \$10,000 borrowed. ***10 year draw period followed by a 5 year repayment period. Payments are based on 1.25% of the principal balance as of the 30th of the month. Rates become variable after the initial 12-month term and adjust quarterly. Payments adjust monthly for the first 10 years, then annually, thereafter. During repayment, the payment will be calculated annually on the current rate, balance owned and maturity date. Rates based on Prime plus or minus a margin. Finance charges begin to accrue on the day an advance is made on the line. No annual fee. Minimum non introductory rate 3.50% APR; maximum rate 18.00% APR. Minimum loan amount \$10,000; maximum loan amount \$500,000. Borrower pays all applicable closing costs and range \$350 to \$2,500. Homeowners insurance required. Offer valid only for residential properties located in Minnesota and Pierce, Polk, St. Croix, Burnett, Washburn, Douglas, Bayfield, Barron and Ashland Counties of Wisconsin.*

Tackle Your Projects. Apply to Use Your Home's Equity Today.



Please visit
the [credit card page](#)
of the [ACHU.coop](#) website
for full details.

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:



“Working with Nancy and Patty is always the best experience and the service is best in class!”

Donald
ACHU Member



“I just love going into and visiting with everyone there, they are always good to me!!”

Jeremy
ACHU Member



“They are like family... you walk in and they call you by your first name. If you need anything from banking, loans, investments, mortgages, etc., ... they are very professional and go above and beyond.”

Joe
ACHU Member

Want to share your experience? Visit your favorite AHCU branch on Google.

AHCU is Forest Lake's Readers' Choice!



forestlaketimes.com

We are proud to have been voted Forest Lake's Readers' Choice for best credit union.

Thank you, Forest Lake!

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!



Get social with AHCU!



COON RAPIDS BRANCH

3505 NORTHDAL BLVD, COON RAPIDS, MN 55448

763.422.0290 • ahcu.coop



CHAMPLIN BRANCH
11681 THEATRE DR. N.
CHAMPLIN, MN 55316

CIRCLE PINES BRANCH
4 S. PINE DR.
CIRCLE PINES, MN 55014

FOREST LAKE BRANCH
NORTHLAND PLAZA BLVD. NW.
FOREST LAKE, MN 55025

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