



QUARTERLY NOTES

Staci & Hutch's Holiday Wish



The holiday season can be a difficult time for many people, but it also is a time when we support each other. AHCU is proud to share with you one way your credit union gives back to those who may be struggling.

Whether personal or financial, the hardships of 2020 certainly added more holiday stress than in years past. At AHCU, the pandemic challenged us to increase our support in our communities. We wanted to help give back even more and bring our community support into balance with our already high levels of individual support for AHCU members in need. We found the perfect way to do this with a partnership with Twins Cities' radio station, KS95.

This year, AHCU was proud to sponsor the giving segment of the Staci and Hutch program's Holiday Wish. Holiday Wish asks its listeners to nominate someone they know who is struggling. The station chooses five people to receive \$500 to help ease the burden of the season. We are honored to support this meaningful expression of giving on behalf of the members of AHCU.

In this issue:

- AHCU News
- #MyAHCU
- Current Promotions
- Holiday Hours

We all very quickly heard that there was no shortage of extreme need, and the stories of hardship were often tough to hear. One of the most touching wishes granted was to a mother named Senneh, nominated

by her friend, Sandy. Sandy shared with listeners the ultimate heartbreak experienced by Senneh in January 2020, when she lost her 13-year-old son to suicide. An amazing part of Senneh's story was the stoicism she had following her son's death. We heard how Senneh had continued helping others as she worked as a caregiver for seniors in a local Minnesota hospital's memory care unit through her grief and uncertain time during a worldwide pandemic.

The overwhelming sadness shared in Senneh's story triggered many listeners to call in with their words of encouragement and support for Senneh. One caller, Brett, even offered to add \$100 on top of the \$500 given by AHCU. He said he was touched by Senneh's story so much that we wanted to join AHCU in giving.

In response to Senneh's situation, a GoFundMe page was also established by Sandy for others to share the message of hope and giving with Senneh. The random acts of generosity compounded, and Senneh's fund has doubled with charitable gifts from total strangers, and a few AHCU staff.

All of the wishes granted were a testament of support for the local communities. If you'd like to hear the wishes granted courtesy of AHCU, please visit our website and click on the AHCU dropdown to find the What's New page. We want to give a special thank you to Hubbard Broadcasting, KS95, Staci & Hutch. It was a great reminder to us all: we are still in this together.



From Kathy's Point of View



'Where you want us, when you need us' is AHCUCU's promise to its members and its employees. Kathy Frias is a 22-year employee of AHCUCU. Her career has given her first-hand experience of how true the credit union promise is. She recently shared with listeners during an on-air testament with Hubbard Broadcasting's KS95.

"I've celebrated so many professional and personal milestones working for AHCUCU. I've become a mom along the way and forged so many great relationships with co-workers and members."

"Throughout the years, I've seen a multitude of changes in the way our members access and manage their money, which includes a lot of technology. On any given day, members can bring up their accounts on their smart phone, call in to our video chat, open accounts and loans online, or use the convenience of our drive thru. Whatever method our members use, the personal relationships we have created over the years are still the best they can possibly be."

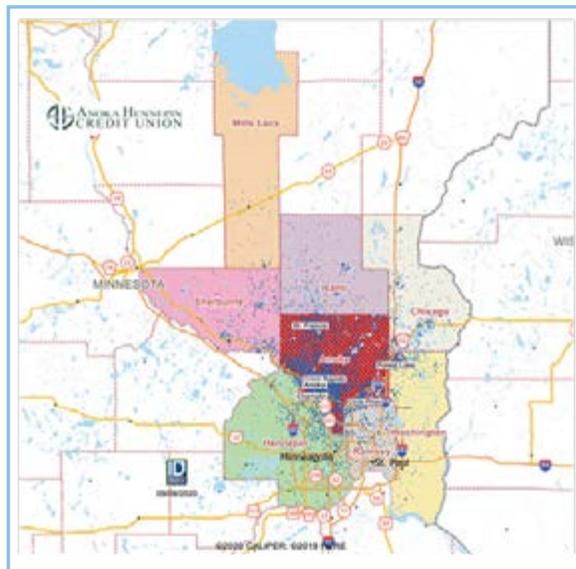
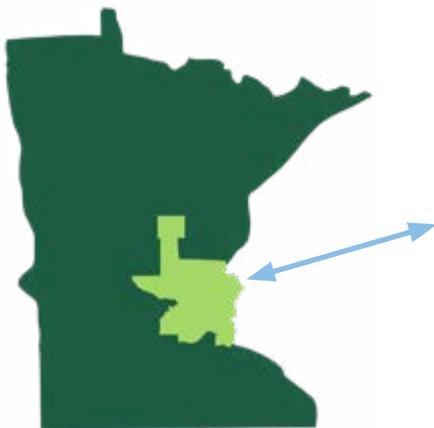
"Even though we have a lot of online traffic these days, we really are, 'Where You Want Us, When You Need Us.' I am truly grateful for our members and employees that make my days at AHCUCU meaningful and fun!"

Field of Membership Expansion

The buzzword for 2020 may as well have been "change" because there was a lot of it. Many changes impacted us all in new and unprecedented ways, with the need to keep physical distance between people in social situations one of the most noticeable. We at AHCUCU, however, are excited to announce one change sure to unite us all for years to come.

In December 2020, AHCUCU expanded its membership to include both Mille Lacs and Sherburne counties of Minnesota. The expansion is the second for AHCUCU in the last two years, the first (and much more significant), taking place in September 2019.

Following the first expansion, we proudly added new services to our already robust online experience. Our goal was to make it even more possible for our members to conduct the majority of their credit union needs without necessarily needing to visit a branch location. The most notable additions were online account opening and AHCUCUface2face Live Chat. These services have been true game changers in providing an enhanced member experience by serving existing, new, and prospective members in the safest ways possible.



Membership in Anoka Hennepin Credit Union is available to:

Everyone who lives, works, worships, volunteer or attend school in and businesses and other entities located in, Anoka, Chisago, Hennepin, Isanti, Mille Lacs, Ramsey, Sherburne and Washington Counties of Minnesota. Employees and retirees of Anoka Hennepin School District #11; Anoka Hennepin Technical College; Federal Premium Ammunition; Hoffman Enclosures, Inc.; GRACO, Inc.; Anoka Hennepin Credit Union; and their subsidiaries. Membership is also open to the spouse of a member, the blood or adoptive relatives of either of them and their spouses, and the household member of a member may be members.

To check out the full field of membership at AHCUCU, visit our website at <https://www.ahcu.coop/membership/index.html>.

Ice House Loans



Thought this was another year you couldn't afford an ice house? Think again!

Rates as low as **0.99%** APR*
on ice houses!

Make this the year you get the big one.

*APR = Annual Percentage Rate. Advertised rate is current as of 10/1/2020 and is fixed for the term of the loan. Borrow at 0.99% APR for 12 monthly payments of \$83.79 per \$1,000 borrowed. Loan is subject to approval and the rate may vary based on individual credit and term. Certain restrictions may apply. Maximum loan amount \$100,000. 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 ice/fish house applications received between 10/1/2020 and 1/31/2021. AHCUCU Membership required. Offer not valid on loans currently financed with AHCUCU. Offer subject to change or termination.

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AHCUCU Holiday Loans



AHCUCU
Holiday Loans

Up to 12 months with rates as low as 5.9%!

Make the most of this year's Holi'stay' season!

1 APR = Annual Percentage Rate. Rate is fixed for the term of the loan. Advertised rate is current as of 12/1/2020. Borrow \$10,000 at 5.90% APR for 12 monthly payments of \$861.36 or \$86.14 per \$1,000 borrowed. Minimum loan amount \$500. Maximum loan amount \$10,000. Rates include a .25% discount for auto paying electronically. Rate may increase by the amount of the discount(s) if requirements are no longer met.

Actual rate and credit limit may vary based on individual credit terms. Loan subject to approval and qualifications. Certain restrictions may apply. AHCUCU Membership required. Offer valid on Personal Loans opened between 12/1/20 and 1/15/2021 and does not apply to loans currently financed with AHCUCU. Offer subject to change or termination.



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AHCUCU's Billboards



Keep an eye out for AHCUCU's billboards in a metro area near you!





3505 NORTHDAL BLVD, COON RAPIDS, MN 55448
763.422.0290 • ahcu.coop

Get social with AHCU!



HOLIDAY HOURS

Drive Thru Service Only (8:00 am - 6:00 pm)

Monday, January 18 - Martin Luther King Jr. Day

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

Monday, February 15 - Presidents' Day

AHCU Call Center Hours Change Effective January 1, 2021



**Monday - Friday:
8:00 AM - 6:00 PM**

**Saturday:
9:00 AM - 1:00 PM**