



QUARTERLY NOTES

Modern Giving into 2022 with Fee-Free NetGiver!

Last year around this time, we excitedly introduced you to a new donation app known as NetGiver. The app is designed to connect credit union members with their favorite non-profits and allow them to give freely. Meaning 100% of your donation goes directly to the non-profit.

We kicked off our introduction with a fundraiser to help local – ACBC Food Shelf in Anoka. Since then, we’ve used NetGiver to support our Spirit school booster clubs and most recently, we answered the call for school supplies donations with your help, during a Giving Tree drive supporting local high school students.



If you haven’t become acquainted with NetGiver up to this point, you might be asking why you should use NetGiver. The short answer is that an average of 7% of your gift is lost in every donation. That’s what makes NetGiver different.

YOU CAN SELECT YOUR FAVORITE CHARITY

Support ALL of your favorite nonprofit 501(c)(3) organizations with ease from one app.

ALL YOUR DONATIONS, ONE LOCATION

Less worrying, more giving. NetGiver tracks your donations for you and donations can be made in a matter of seconds!

IT IS SAFE AND SECURE

Feel confident when you give. What matters to you, matters to us, and your charitable gifts are supported by AHCU.

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WE’RE ALL WORKING TOGETHER

At a time where so many of our neighbors and friends are facing new challenges, AHCU and credit unions across Minnesota are coming together to do what credit unions do best: support our community!

Here’s how to get started:



Download

Go to the Apple App Store or Google Play Store to download the NetGiver app.



Register

Use your AHCUdigital login information to safely connect your AHCU account or using the micro deposit method, you can plug in your routing an account number without using any online banking information.



Give

Find your favorite 501(c)(3) organizations and start giving! They will receive 100% of your donation.

It is that easy! We hope you’ll consider making donation using NetGiver one of your New Year’s resolutions.

If you have any questions or would like more information about NetGiver, please visit our website at <https://www.ahcu.coop/foundation/netgiver.html>.

A special **THANK YOU** to all of our generous members who made donations during our Giving Tree School Supply Drive. Stay tuned to our social channels as we deliver the donations to our local high schools!



Calling High School Seniors!

The AHCU Spirit Foundation is now accepting applications to award up to eight (8) financial scholarships worth \$1,000 each to members pursuing post-secondary education in 2022.

Find more information about this scholarship opportunity including applications on our website at <https://www.ahcu.coop/ahcu-spirit-foundation.html#tab5>

Application deadline is:

**Monday – February 28th, 2022
no later than 5:00 pm (CST).**

Winners will be notified in April.
Good luck to all applicants!

HOLIDAY HOURS

Find all 2022 holiday hours on our website at <https://www.ahcu.coop/new/index.html>.

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

Monday – January 17
Martin Luther King Jr. Day

Monday - February 21
President's Day

Temporary Drive-Thru Hours:

Effective January 3, 2022,
AHCU Drive-Thru Hours Change To:

Monday - Friday:
8:30 am to 5:30 pm

Saturday:
9:00 am to 1:00 pm



NMLS #794427

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Exciting Promotion for Longtime AHCU Employee



AHCU is pleased to announce the promotion of **Angie Loe to Branch Manager at the Champlin branch**. Angie has been passionately dedicated to serving credit members since 2007. During her time with AHCU, she has held several key roles such as Teller, FSR, Teller Supervisor and, HR Assistant/Trainer.

Angie is a recent recipient of The Ron Nevala Award, which honors AHCU employees who participate in and are dedicated to both the Credit Union Movement and active in their communities. The award was established in recognition of Ron Nevala; a former AHCU Chairman of the Board. Ron possessed a strong leadership role and was dedicated to the credit union movement. Angie believes in the value of credit unions as well as providing support and superior service to all of AHCU's members, whether internally or externally. We are confident Angie will take these values forward into her new role at Champlin.

Please join us in congratulating Angie Loe on her promotion!

Tips You Can Trust - Imposter Scams

Hard to believe the holidays are already over. With retail sales trends showing shopping trends still at an increase after holiday shopping season has wrapped up, scammers are taking full advantage.

That's why we are committed to bringing you **Tips You Can Trust**. A series from your friends at AHCU designed to help you navigate through your financial world safely. There are three common versions of a scam that are making a comeback known as the Imposter Scams. This quarter's newsletter highlights a version known as the "Family Emergency Imposter Scam." For information on the other 2 common versions of this scam or to report a scam: visit the FTC website at www.ftc.gov or visit our Fraud Prevention webpage at: <https://www.ahcu.coop/resources/fraud-prevention.html>.



Family Emergency Imposters

Scammers like to play off of your emotions. They're often counting on you to act quickly to help family or friends in need. And they hope you'll do it without stopping to check out whether there's an actual emergency.

How the Scam Works:

You may receive a text message or phone call from a friend or family member claiming to be in trouble or have some urgent situation. They may tell you that they need money fast. Often, they know your name, where you live, or additional information found on social sites or by hacking a family member's email.

What to Do:

- Resist the pressure to send money immediately and hang up. After that ...
- Call or message the friend or family member who (supposedly) contacted you. Call them at a phone number that you know is right, not the one the caller used to contact you. Check if they're really in trouble.
- Call someone else in your family or circle of friends, even if the caller said to keep it a secret. Do that, especially if you can't reach the friend or family member who's supposed to be in trouble. A trusted person can help you figure out whether the story is true.

Please contact us with any questions at 763.422.0290 or using AHCUface2face Video Chat.

Refer a Friend – Checking Promo

If you're referring someone who isn't a member:

- Print the Refer a Friend form (below right) by visiting this link: <https://www.ahcu.coop/accounts/checking.html> or by clicking either of the Refer a Friend images directly below.
- Give the form to the person you'd like to refer.
- Make sure they bring it in with them when they open their accounts at one of our branches.

If you've never had an AHCU checking and would like to open one:

- Use "Refer a Friend" in the "How'd You Hear About Us?" section of your online account application.
- Visit a branch location and tell them you'd like to take advantage of the Refer a Friend offer.



WE KNOW *Value* WHEN WE SEE IT.

OPEN AN AHCU CHECKING YOU GET \$100

REFER A FRIEND TO OPEN AN AHCU CHECKING YOU BOTH GET \$100

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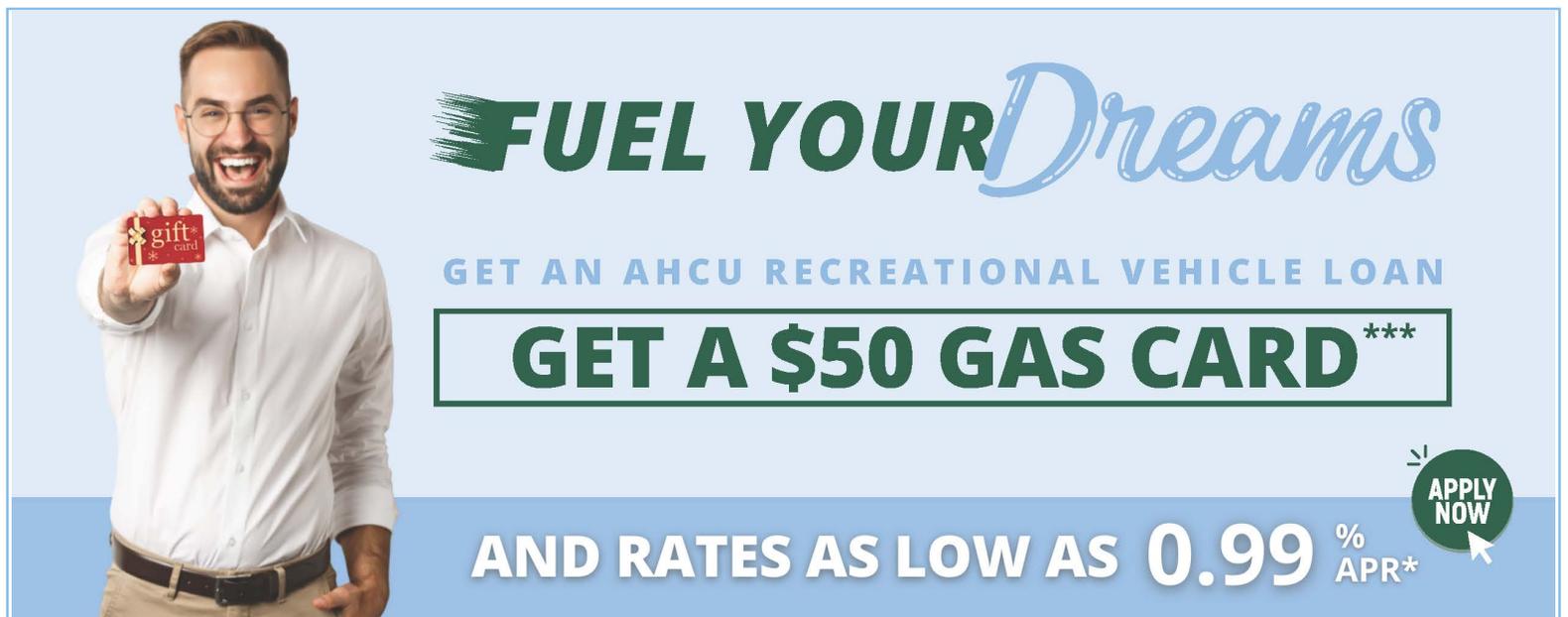
Here's What the New Member Needs to Do:

1. Open a membership share account with a \$5 opening deposit.
2. Open a checking account with a \$25 opening deposit.
3. Provide the completed Refer-A-Friend form when opening the new membership or select "Refer a Friend" from the "How Did You Hear About Us?" dropdown, if applying online.
4. Sign up for eStatements.
5. Download the AHCUDigital mobile app and use it at least once.
6. Order a debit card and use with their new checking account.

Existing Member (Referrer)	Print Names Clearly	New Member (Referred)
<p><small>**AHCU Refer-A-Friend: The person making the referral (referrer) will earn a \$100 Refer-A-Friend Referral Bonus for each individual referred to Anoka Hennepin Credit Union (AHCU) who becomes a member and completes the offer requirements within 60 days after establishing membership. To make a referral, the referrer must submit a completed Refer-A-Friend form or reference "Refer-A-Friend" 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 2/28/22. 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. 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, and order an AHCU debit card and use with their new checking account. 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 terms. Offer valid through 2/28/22.</small></p>		

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Recreational Vehicle Loan - \$50 Gas Card Promo



FUEL YOUR *Dreams*

GET AN AHCU RECREATIONAL VEHICLE LOAN

GET A \$50 GAS CARD***

AND RATES AS LOW AS 0.99% APR*

APPLY NOW

With a full 90 days before your first payment!**
Visit our website today to get your application started!

*APR = Annual Percentage Rate. Advertised rate is current as of 12/1/2021 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. No minimum loan amount. 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 recreational vehicle loan applications received between 12/1/21 and 2/28/22. AHCU Membership required. Offer not valid on loans currently financed with AHCU. ***\$50 Holiday Stationstore Gas Card will be provided at loan closing/funding or mailed to the address on file. AHCU in their sole discretion, reserves the right to refuse payment of the bonus. Offer subject to change or termination.

MORE PROMOTIONS

AHCU Holiday Loans

The holidays might be over, but your debt payments might just now be getting started.

Take advantage of the fixed-rate AHCU Holiday Loan and say "hello" to brighter financial days ahead!

Now is the time to start your plan to break free of your debt.

[Click here](#), or on the graphic at the right to get started on your application!

¹APR = Annual Percentage Rate. Rate is fixed for the term of the loan. Advertised rate is current as of 12/1/2021. 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. AHCU Membership required. Offer valid on Personal



Loans opened between 12/1/21 and 02/28/22 and does not apply to loans currently financed with AHCU. Offer subject to change or termination.



With rates as low as 5.9%^{APR} for 12 months!

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

3505 NORTHDAL BLVD, COON RAPIDS, MN 55448
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Get social with AHCU!



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