



QUARTERLY NOTES

Giving Back and Paying Forward

AHCU is continually working to give back to the communities we serve. Recently, we had the opportunity to be a part of the fundraising activities which help to benefit the 170 Children’s Miracle Network Hospitals through CU4Kids. Locally, the Mn Credit Union for Kids (MnCU4Kids) supports Gillette Children’s Specialty Healthcare, which provides care for kids who have disabilities or complex medical conditions. 100% of the funds raised locally benefit Minnesota and western Wisconsin.



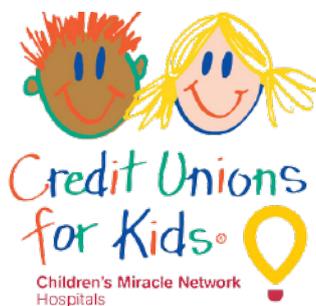
On June 26th, AHCU employees took part in the 24th Annual Minnesota CU4Kids Golf Tournament at the Refuge Golf Club in Oak Grove, MN.

Pictured at left: AHCU employees during the tournament.

Later, AHCU purchased blizzards for all employees during Miracle Treat Day. \$1 or more from each Blizzard purchase benefited the kids at Gillette Children’s Specialty Healthcare.

Pictured below, top row (L to R): Anoka, Circle Pines, and Forest Lake branch employees.

Pictured below, bottom row (L to R): St. Francis and Coon Rapids branch employees.



In addition to participating in the CU4Kids activities, AHCU employees spent some time in the community giving away free dough. We’re not talking about the cookie-dough-from-a-Dairy-Queen-Blizzard-kind either, Nope. We’re talking the cold, hard, cash kind of dough. Why, you ask? We could say it was because “it was a Tuesday” or “because everyone likes free money” and those are true, because it was Tuesday and who doesn’t like free money, right? Mainly though, we like doing what we can to pay it forward in our communities and bring smiles to as many people’s faces as we can.

Pictured below: AHCU employees giving out cash in Anoka.



In this issue:
AHCU News
#MyAHCU
Current Promotions
Holiday Hours

AHCU works hard to give its members the best financial service and advice possible. These days, that means going well beyond servicing your accounts. We know there are financial events happening all the time in your life. When they happen, a little knowledge can go a long way to avoiding a financial disaster or seizing your next financial opportunity. That's why AHCU offers Tips You Can Trust.

Tips You Can Trust Before you start a "free-trial".....

Research the Company

What are other people saying about this company/product?

Read the Terms & Conditions

If you can't find them, don't sign up!

Know How to Cancel

If you don't want future shipments, do you have to pay? Is there a time limit to cancel?

Watch out for pre-checked boxes

That check mark can give the company a green light to continue the offer past the "free-trial"

Mark your Calendar

Your "free-trial" probably has a time limit. Once it passes, you may be on the hook for more products and more charges

Check Your Statement

That way you'll know if you are being charged past the "free-trial"

763.422.0290

ahcu.coop

Federally insured by NCUA



Anoka Hennepin Credit Union is Hosting Our First Blood Drive!

We are excited to partner with the American Red Cross on Friday, October 4th to launch the first of what we hope will be many blood drives. We'll be working together to give back to the community in a truly life-changing way as each donation collected can save up to three lives.



American Red Cross

A large part of AHCU's mission is giving back to the community. Hosting a blood drive is a perfect way to accomplish our mission. With a simple blood donation, our members have the ability to help save someone's life. Someone who could turn out to be a coworker, a loved one, maybe even a fellow AHCU member. Our goal for the drive is to collect at least 25 units of blood. We can succeed together. If we do, it will make a big impact.

It takes a short amount of time to donate, but it can mean a lifetime to a patient with a serious medical condition. According to the Red Cross, blood is routinely transfused to patients with cancer and other diseases, premature babies, organ transplant recipients and trauma victims.



Without A, B and O, we can't save anybody.

Donors of all blood types are needed, especially those with types O negative, B negative and A negative. Did you know that type O negative is the universal blood type? It can be safely transfused to anyone, and is often used to treat trauma patients.

If you would like to participate in the drive, please contact the Red Cross at 1.800.RED.CROSS and let them know you'd like to join AHCU's donation team, or reach out to AHCU with any questions you may have. There are many ways you can help, but most importantly we hope you come out to donate.

Thank you for your help toward making Anoka Hennepin Credit Union's first blood drive a success. Let's make an impact on October 4th, 2019! Let's add saving lives to AHCU's ever-growing list of accomplishments!

NOW WITH LOWER RATE!



Home Equity Lines of Credit
from Anoka Hennepin Credit Union

Intro as low as **1.99% APR¹** HELOC for 3 months,
then variable (currently **4.75% APR¹**)



¹ = APR is Annual Percentage Rate. Rates are current as of 8/1/2019. Introductory rate of 1.99% APR for three months then Prime -0.50% (currently 4.75% APR). The current non introductory variable rate is as low as 4.75% 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 or termination. Credit Union membership required. Borrow at a fixed 1.99% APR for 3 months; estimated monthly payments of \$125.00 per \$10,000 borrowed. Payments are based on 1.25% of the principal balance as of the 30th of the month. Rates become variable after the initial 3 month term and adjust quarterly. 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 \$5,000; maximum loan amount \$250,000. Borrower pays all applicable closing costs and range \$250 to \$2500. Homeowners insurance required. Offer valid only for residential properties located in Minnesota and Piece, Polk, St. Croix, Burnett, Washburn, Douglas, Bayfield, Barron and Ashland Counties of Wisconsin.

763.422.0290

NMLS #794427

ahcu.coop

Federally insured by NCUA



**This fall,
take a payment vacation¹
from AHCU vehicle
and recreational loans!**

RATES
as low as **1.74!% APR²**

¹ = Interest begins accruing upon disbursement of loan. Deferred payment available upon credit approval and may not exceed 90 days. Some restrictions apply.

² = Annual Percentage Rate. Rates accurate as of August 1, 2019. 1.74% APR for 24 months is \$42.55 per \$1,000 borrowed. Rates include a .25% discount for automatic payment and may increase by the amount of the discount(s) if you no longer meet the requirements. Rates are subject to change. Offer does not apply to loans currently financed at AHCU. Offer valid on new and used auto and recreational vehicles. Offer subject to change or termination.



763.422.0290

ahcu.coop

Federally insured by NCUA



**AHCU loan applications online
take less time.**

Fast Response. Convenient. Secure.

Apply for the loans you need at ahcu.coop.



763.422.0290

ahcu.coop

Federally insured by NCUA



Get social
with AHCU!

TWEET US



LIKE US



ANOKA HENNEPIN CREDIT UNION

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

HOLIDAY HOURS

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

- Thursday, November 28^d - Thanksgiving
- Tuesday, December 24th - Christmas Eve
(Closed at Noon)
- Wednesday, December 25th - Christmas Day
- Wednesday, January 1st 2020 - New Year's Day

Drive-thru service only 8 am - 6 pm all branches:

- Monday, October 14th - Columbus Day
- Monday, November 11th - Veteran's Day

Transfer your other high-interest credit card balances to an AHCU Mastercard® Credit Card and

Lock in your **6.9% APR*** Forever Rate!

Talk to an FSR, call, or go online.
763.422.0290
ahcu.coop

Savings so simple.



Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	Platinum Mastercard 8.90%	Gold Mastercard 11.90%	
APR for Balance Transfers	Platinum Mastercard 6.90% Introductory APR until balance subject to Introductory APR is paid off. After that, your APR will be 8.90%.	Gold Mastercard 6.90% Introductory APR until balance subject to Introductory APR is paid off. After that, your APR will be 11.90%.	
APR for Cash Advances	Platinum Mastercard 8.90%	Gold Mastercard 11.90%	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		
Transaction Fees		Penalty Fees:	
Cash Advance Fee	\$2.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$25.00)	Late Payment Fee	Up to \$25.00
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars	Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." **Promotional Period for Introductory APR:** The Introductory APR for balance transfers will apply to transactions posted to your account from 9/1/19 until 11/30/19. Any existing balances on Anoka Hennepin Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.



*APR = Annual Percentage Rate. Rate and terms accurate as of August 1, 2019. No annual fee, no balance transfer fee and no minimum balance transfer. Only valid on balance transfers from external credit cards to an Anoka Hennepin Credit Union (AHCU) credit card. Balance transfers will appear as cash advances on your statement and interest will begin accruing on posting date. Qualifications and limitations may apply. Qualification include AHCU membership, AHCU MasterCard Credit Card, no delinquent AHCU accounts and no negative share accounts. Offer does not apply to secured cards. A transaction fee of 1% may be charged for foreign transaction, late fee and returned payments may be charged up to \$25 and a cash advance fee of \$2.00 or 2.00% of the amount of each cash advance may be charged. Offer valid 9/1/19 - 11/30-19. Subject to change or termination. Equal Housing Opportunity, NMLS #794427

Federally insured by NCUA

