

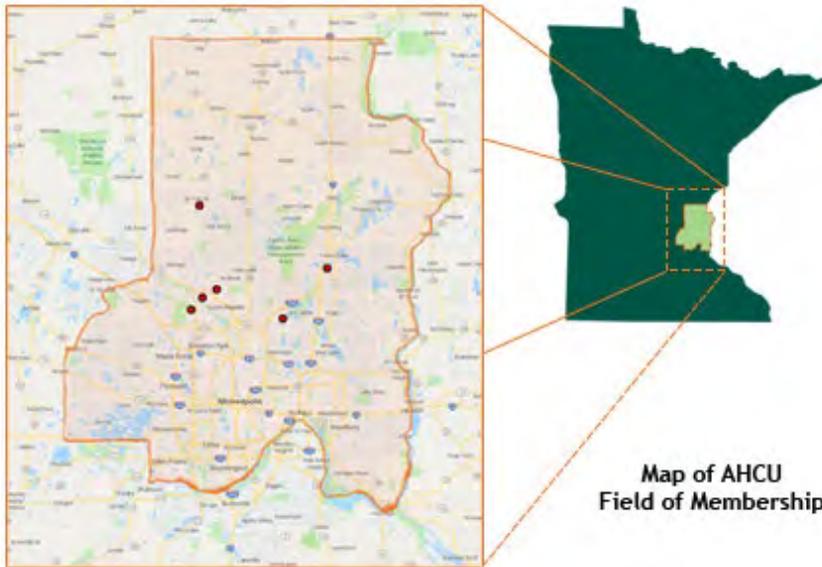


# QUARTERLY NOTES

## We Have Exciting News to Share!

The New Year can bring many planned changes for each of us – often through resolutions. In the same way, at AHCU we plan for all sorts of annual changes. As members, you’ve been right there with us, experiencing every one of them. Location changes, hour changes, employee and member changes, as well as an abundance of innovative enhancements to our products and services ... AHCU has been steadily changing – and improving – year after year. We are always hoping to improve the financial lives of as many of our members as possible.

We are excited to share the latest in a legacy of meaningful changes at AHCU. In September, 2019, we officially – and significantly – expanded our field of membership. Membership at AHCU is now available to:



*Persons who live, work, worship, volunteer or attend school in, and businesses and other entities located in, Anoka, Chisago, Hennepin, Isanti, Ramsey, and Washington Counties of Minnesota.*

*In addition, membership is available to those who are 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. 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.*

“AHCU is very excited to bring our special brand of member service to our expanded membership. We are thrilled to offer very competitive rates on loans and savings to all potential and current members!” said AHCU President/CEO, Jeff Clausen, when asked for his thoughts on the new expansion. Even as your credit union opens into new markets and begins to serve new communities, we are committed to maintaining the very highest levels of member service to those who have been with us for years.

Serving today’s modern member means offering robust online services through AHCU*digital* as well as the ability to complete AHCU loan applications online. These are great fits for both our existing as well as prospective members. Looking forward into the new year, we anticipate an online account opening process to be adopted in late 2020 as well as other new innovations which will create further opportunities for us to meet the needs of our growing membership at any stage of life they find themselves in.

Even as we offer expected financial solutions to individual members and their families, we will continue our outreach into our communities as a whole, forging deep and meaningful connections where our members – and potential members – live and work. We are confident in the future of AHCU, proud of our relationship with our members, and look forward to a new chapter of excellence.

*“AHCU is very excited to bring our special brand of member service to our expanded membership.” ~ Jeff Clausen*

### In this issue:

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



## Another Year of Celebration for International Credit Union Day at AHCU

International Credit Union Day has been celebrated annually in October for over seventy years. Each year, this international celebration is a tradition which proudly gives us the opportunity to remember credit unions' history around the world. Credit Unions around the world are still owned and operated by their members for the purpose of ensuring fair and affordable savings and loans for all people. One member – one vote.

A huge thank you to our members who came out to help us promote awareness of and support for the credit union difference as a financial cooperative on October 17th, 2019.



Amanda N, Coon Rapids Branch Manager, with Patty Petermeier from Affinity



AHCU St. Francis Branch Teller, Jasmin with AHCU Member, Ashley



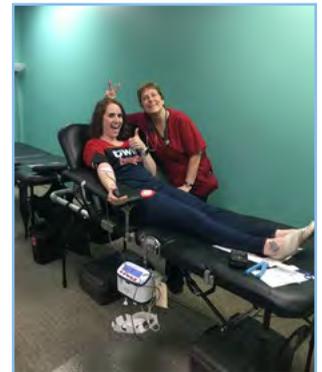
AHCU Member, Ann, celebrating at the #myAHCU photo booth

## Thank You for Helping Us Save Lives at Our 1st Blood Drive!

Heather Hernandez, VP Human Resources at AHCU, organized AHCU's first blood drive on October 4th, 2019. During the drive, donors, including both AHCU employees and members, helped to donate 24 units of blood for the American Red Cross. It was a huge success and we hope it was only the first of many drives to come. If you're interested in more information, including how you can become a donor, visit the American Red Cross website at: <https://www.redcross.org/>.



AHCU St. Francis Branch FSR, Kelsey



AHCU Coon Rapids Branch Teller, Katelyn



## AHCU Scholarship Applications Available Now

This year, Anoka Hennepin Credit Union will award 8 - \$1,000 scholarships to qualified individuals pursuing their post-secondary educations. Application packets can be downloaded on our website at [www.ahcu.coop](http://www.ahcu.coop) along with the full list of eligibility requirements.

The application deadline is 1:00 p.m., Saturday, March 7th, 2020.

## New Ways to Manage Your Money in AHCUDigital

We have some great new solutions to meet even more of your needs and they're all accessible in AHCUDigital.

### Introducing Money Management

We get it – it's hard to manage one financial account here, another there, and then another one somewhere else entirely. **Money Management** is a new online feature that allows you to see all of your financial relationships in one place. Maybe you have some store cards, a few credit cards, a car loan from a local bank, and then your mortgage and your checking/savings with AHCU. When you aggregate them using Money Management, you'll see them all, allowing you to monitor your financial life at a glance – even on your mobile device!



This new feature comes with:

- Spending chart
- Smart automatic creation of budgets
- Email alerts to help you track your spending
- Auto-categorization of your transactions

Bring all of your accounts together to be tracked in one convenient location and start enjoying your new and improved financial situation!



Exclusively for AHCU members, the leading tax solution is now available easily by logging into AHCUDigital. You'll have access to Customer Support Agents via phone or live chat, for free. You will be able to find answers to your tax questions from credentialed tax experts.

Here is how filing your taxes will become a less stressful process with TurboTax® Online:

1. Speed & Accuracy - your prior year's tax data will pre-populate (after one previous year of filing)
2. Fast Tax Returns - your return will be faster with direct deposit right into your AHCU account.
3. It's simple to use - TurboTax will be there to coach you every step of the way, automatically double checking and giving you the reassurance that your taxes are done right.

Find it now under Additional Services in AHCUDigital!



**This holiday season,  
take a payment vacation<sup>1</sup>  
from AHCU vehicle  
and recreational loans!**

**RATES**  
as low as **1.74!%**  
APR<sup>2</sup>

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 November 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.



Federally insured by NCUA

Get social  
with AHCU!





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## HOLIDAY HOURS

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

Monday, February 17 - Presidents' Day

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

Monday, January 20 - Martin Luther King Jr. Day

Save the Date

Tuesday, April 21, 2020 - AHCU's 56th Annual Meeting

## AHCU New Year Loans

Take a vacation from the cold  
with rates as low as **5.9%<sup>APR<sup>1</sup></sup>**.



When you are **DONE**  
"embracing" winter.

That's in our field.

<sup>1</sup> APR = Annual Percentage Rate. Rate is fixed for the term of the loan. Advertised rate is current as of 1/1/2020. 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. AHCU Membership required. Offer valid on Personal Loans opened between 01/01/2020 and 03/31/2020 and does not apply to loans currently financed with AHCU. Offer subject to change or termination.



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