TO BETTER SERVE OUR MEMBERS & HEALTHCARE WORKERS!



MORE MEMBERS

As a result of our continued commitment to providing financial healthcare to medical professionals and their families, we recently expanded our field of membership to include all active and retired healthcare workers in Los Angeles, Orange, Riverside, San Bernardino, Ventura, and Kern Counties.

MORE LOCATIONS

AHFCU will be opening a new branch at 4133 N. Viking Way, Long Beach, CA in the second quarter of 2020!

MORE SERVICES

Recently added new services for our members include checking accounts with ID theft protection, auto buying concierge service, and discounted vehicle repairs and maintenance.

Please help us spread the word so more healthcare workers can take advantage of all the benefits AHFCU has to offer.

Long Beach Memorial Medical Center

2801 Atlantic Ave. • Long Beach, CA 90806

Branch Hours:

Monday	9:00 am to 4:30 pm
Tuesday	9:00 am to 4:30 pm
Wednesday	10:00 am to 4:30 pm
Thursday	9:00 am to 4:30 pm
Friday	7:00 am to 5:00 pm
LBMMC pay days office opens at 8:00am	

St. Mary Medical Center

1050 Linden Ave. • Long Beach, CA 90813

Branch Hours:

Monday	9:00 am to 4:30 pm
Tuesday	9:00 am to 4:30 pm
Wednesday	10:00 am to 4:30 pm
Thursday	By appointment only*
Friday	7:00 am to 3:00 pm
Office is closed for lunch 1:00pm – 2:00pm	

St. Francis Medical Center

3630 E. Imperial Hwy. • Lynwood, CA 90262

Branch Hours:

Monday	•
,	By appointment only*
Thursday	9:00 am to 4:30 pm
Friday	7:00 am to 3:00 pm
Office is closed for lunch	1:00pm – 2:00pm

*Contact Mario Mendoza, our Business Development Officer, (562) 933-0370 ext. 45501 to schedule an appointment. Mario will also be at the St. Francis cafeteria on the 2nd Wednesday of each month from 11am to 1pm.



Access your AHFCU accounts at over 30,000 ATMs and 5,000 shared branches. To find a location near you, visit www.ahfcu.org/atmlocator.

Download the AHFCU mobile app!



Follow us on social media!





(562) 933-0370 • www.AHFCU.org



This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.



WINTER 2020



WE WISH YOU A VERY HAPPY NEW YEAR!

We wish you a New Year that starts off bright and continues to shine throughout the year. Whatever this year brings, we want you to know that our credit union is here for you.

We have several resources to help you with your financial resolutions and needs.

Please visit AHFCU.org or call 562-933-0370 for financial tips, products, services and discounts.

HELOC VS. HOME EQUITY LOAN

HELOCs and Home Equity Loans are often mistaken for being the same thing. They are not. While they both use your home's equity, there are some key differences.

- A home equity loan is a lump sum, one-time equity draw.
 Home equity loans have fixed rates and payments.
- A home equity line of credit (HELOC), on the other hand, is a line of credit that can be used in multiple transactions over a set period of time. HELOCs have variable rates so the payments may fluctuate, depending on rates and the amount borrowed.

A HELOC or home equity loan can be a convenient, flexible, and low-cost way to borrow money for expenses such as home improvements, medical bills, children's college expenses, and debt consolidation.

AHFCU offers fixed-rate home equity loans and interest only HELOCs. Call our Mortgage Division at (562) 933-0370, ext. 45555 for more information.



SAVE MONEY — WITH AHFCU'S — MORTGAGE SOLUTIONS

LOW-RATES & NO FEES*!

- Fixed-rate Home Equity Loans
- Interest only HELOCs
- Refinances & Purchases

*No loan processing fees for home equity loans or HELOCs.

Member is responsible for paying for home appraisal if one is needed.



WHALE WATCHING

JANUARY - APRIL

Every winter, more than 20,000 Pacific Gray Whales travel 10,000 miles round-trip from Alaska to the lagoons of Baja California – making this a great time to go whale watching.

There are several whale watching tours available. Visit AHFCU.org for a list of discounted whale watching tours available through our Recreation Connection partnership.

PALM SPRINGS AERIAL TRAMWAY

YEAR-ROUND

The Palm Springs Tramway ascends visitors 2 ½ miles from the desert floor to the San Jacinto mountains. At the top, there are two restaurants and over 50 miles of hiking trail and snow play.

For more information, visit www.pstramway.com.

REAGAN LIBRARY

YEAR-ROUND

The Reagan Library recently added the F-117 Nighthawk Stealth fighter as a permanent exhibition as well as several other exhibitions, programs, and events.

More information can be found at www.reaganfoundation.org.

Holiday Closures

New Year's Day Wednesday, January 1st

Martin Luther King, Jr. Day Monday, January 20th **Presidents' Day** Monday, February 17th

Even when our branches are closed, you have access to your accounts 24/7 though online banking and our mobile app.





ANNUAL MEETING

APRIL 22, 2020 • 4:30PM CLASSROOM 1

ELECTION NOMINEES ARE:Larry Matejka and Dennis Hayes

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. If you are interested in being considered for a nomination to the Board, and you are a member, send a resume of your qualifications to our Nominating Committee c/o AHFCU's President/CEO by 2/7/2020.

TREAT YOURSELF TO YOUR MAXIMUM REFUND AND A CHANCE TO WIN \$25K

Treat yourself to a stress-free tax season!
Allied Healthcare Federal Credit Union
has teamed with TurboTax to
save you up to \$15 on TurboTax
and a chance to win \$25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. Whether you're a simple filer, homeowner, or independent contractor, TurboTax has a product that is right for you.

You can **file with confidence** knowing that TurboTax helps you get the maximum refund and guarantees 100% accurate calculations, running thousands of error checks as you go. Visit AHFCU.org for more information.



