



Where it's all  
about YOU!

### Branch Locations

Walton Way  
1424 Walton Way  
Augusta GA 30901

Evans  
4339 Washington Rd  
Evans GA 30809

### Hours

Mon. 9 am - 4:30 pm  
Tue. 9 am - 4:30 pm  
Wed. 9 am - 2 pm  
Thr. 9 am - 4:30 pm  
Fri. 9 am - 6 pm  
Sat. CLOSED  
Sun. CLOSED

### ATM Locations

- Augusta University
  - Terrace Dining
  - Student Center
  - CHOG Lobby
  - Summerville (JSAC)
- Walton Way
- Evans
- UH Summerville
- MAA Participants

### Mailing Address

Health Center CU  
1424 Walton Way  
Augusta GA 30901



- Mobile App (Health Center Credit Union)
- CardValet (Debit Cards Only)

HCCU.coop | 706.434.1600  
f @HealthCenterCU

WE are our MEMBERSHIP!



AUGUSTA  
UNIVERSITY



UNIVERSITY  
HEALTH CARE SYSTEM



Health



Richmond  
County School System

Health Center Credit Union is a **not-for-profit financial cooperative**, run for and by the members themselves.

HCCU is a department of Augusta University, and has been serving members locally since 1976. We live and work in this community, and understand your lifestyle and financial needs. Our field of membership includes **nearly everyone in the Augusta area** including **all persons** associated with Augusta University and AU Health, University Hospital, the Columbia, Richmond, and Lincoln County school systems, area medical and dental offices, and **any immediate or extended family members** of those meeting the above membership requirements.

If you are unsure about your membership qualification please contact us to determine eligibility.

### What WE offer YOU...

- ✓ **Great Rates on Auto, Mortgage, Visa, and Personal Loans**
- ✓ Free Kasasa Rewards Checking
- ✓ Visa Check / Debit Cards
- ✓ TRUECar® Member Showroom
- ✓ Savings, CD, & Club Accounts
- ✓ Discounted Auto & Home Insurance
- ✓ Free Financial Counseling

### How we GIVE back...

**Affinity Card Program** - We reward the Children's Hospital of Georgia(CHOGRoary or CHOGBuild) every time you use your HCCU Affinity debit card.

That's right, a portion of our transaction income goes straight to your chosen organization every time you swipe!

**Quarterly Shred Day & Blood Drives** - Our

FREE Shred Days are hosted at our Evans Branch on the 2nd Saturday in January, and last Saturday of March, June and September. Shred day hours are 10 am – 1 pm in the Evans Branch Parking Lot, and there is a 150lb limit per person. Commercial shredding is subject to a fee/mandatory donation. These events are free public events, but we accept donations for various causes including; American Heart Association, Paceline, Children's Hospital of GA, and GA War Veterans Nursing Home. Sheppard Community Blood Center is on site at most events and blood donations benefit Paceline & the American Heart Association.

**Coin Machines - How Much is in your Change Jar?** - Trade your coin for cash, and benefit the Children's Hospital of Georgia! No more counting & rolling! Coin Machines are ready and waiting to serve you in both of our branch lobbies.



Coin Machine Transaction fees are 3% for members and 10% for non-members. **All proceeds** collected from the use of these machines go to **support the Children's Hospital of Georgia.**

We also proudly support a variety of other causes through sponsorships, branch fund-raisers, and an employee dress down program.

Federally insured by NCUA. Equal Housing Opportunity.

## FINANCING for EVERY OCCASION...

One size fits all is rarely the case, and that's especially true when it comes to your finances. Here at HCCU we work with individuals and strive to provide the right type of financing for YOUR needs and YOUR budget. We offer competitive rates on a variety of loan products including:

- ✓ Auto Loans (New or Used, refinances welcome)
- ✓ Mortgages
- ✓ Home Equity Lines of Credit (HELOC)
- ✓ Personal Loans (seasonal specials available)
- ✓ Visa Credit Cards
- ✓ Revolving Lines of Credit
- ✓ Share Secured Loans (great for building or repairing credit)

We also offer loan extras such as extended service contracts, GAP and Credit Life policies. We look forward to helping you finance your dreams, needs, and life's little emergencies.

Start your loan application online today!

[HCCU.coop/consumer-loans](https://HCCU.coop/consumer-loans) | Loan Line: 706.434.1636



## GET PAID to bank here!\*

What's better than FREE checking? Kasasa checking! With each FREE Kasasa checking account you'll get refunds on ATM withdrawal fees, nationwide\* — plus the cash reward of your choice. We have three different Kasasa checking accounts — choose the one that's right for you.

### KASASA® Account Comparison

REWARDS		
KASASA® CASH®	KASASA® CASH BACK®	KASASA® TUNES®
<ul style="list-style-type: none"><li>✓ 2.00% APY (on Balances up to \$10,000)</li><li>✓ 0.25% APY (on portions of balance over \$10,000* APY Range 2.00%-0.41%)</li><li>✓ Nationwide ATM Fee Refunds*</li></ul> <p>*If you fail to qualify, you will still earn 0.01% APY on the full account balance for that cycle.</p>	<ul style="list-style-type: none"><li>✓ 4.00% Cash Back (earned on up to \$200 in purchases, maximum cash back \$8)</li><li>✓ Nationwide ATM Fee Refunds*</li></ul>	<ul style="list-style-type: none"><li>✓ \$20 Sign Up Bonus (must be used within 60 days)</li><li>✓ Refunds up to \$10 on iTunes, Google Play, &amp; Amazon Purchases.</li><li>✓ Nationwide ATM Fee Refunds*</li></ul>
FREE*	HOW TO QUALIFY (monthly)	NO PENALTIES
<ul style="list-style-type: none"><li>✓ No monthly service fee</li><li>✓ No minimum balance</li></ul>	<ul style="list-style-type: none"><li>✓ 12 Debit Card Purchases (Post &amp; Settle)</li><li>✓ Be Enrolled in eStatements</li><li>✓ 1 Mobile or Online Banking Login</li></ul>	<ul style="list-style-type: none"><li>✓ Try again</li><li>✓ Still free</li></ul>

## Do SIMPLE things...

It's easy to earn your rewards. Just do the following activities and transactions in your Kasasa account each monthly qualification cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled and log into online or mobile banking
- Be enrolled in and agree to receive eStatements

Ask for **KASASA®**

## Earn REAL cash!

All Kasasa Accounts Include:

- The main reward of your choice (See Account Comparison)
- Nationwide ATM fee refunds\*
- Free VISA® Check Card (Instant Issue Available)
- Free Online Banking & Bill Pay
- Unlimited checking (No per check fees)
- eStatements, and eNotices.
- Overdraft Protection - optional

\*There are no recurring monthly service charges or fees to open, maintain, or close this account. Any fees, minimum balance requirements, and account disclosures can be found on our Truth in Savings and fee disclosure statement. ATM Refunds: maximum \$4.99 per transaction, receipt must be provided within 45 days above \$4.99.



## Digital Services

We know you have options, and greatly value your consideration in becoming an HCCU member. Our digital services are designed to help you get the most from your HCCU membership by highlighting account basics and offering products and services available to you that will both enhance your banking experience and save you money. Checklists, how-to's, and information on these services can be accessed at [hccu.coop/quick-start](http://hccu.coop/quick-start).



### Online Banking -

**With Online Banking you can manage your account(s) anywhere 24/7!** From your Online Banking platform you are able to check balances, transfer funds, make payments, apply for loans, check e\*Statements, access Bill Pay, and more. If you are a Kasasa Rewards member, logging in here or Mobile Banking at least once a month is also key to qualifying your account and earning your reward.



### Mobile Banking -

**It's like having a full service branch right in your pocket!** From your Mobile Banking App you are able to check balances, transfer funds, make loan payments, deposit checks, message our member service department, initiate payments with current Bill Pay merchants, and more. If you are a Kasasa Rewards member, logging in here or Online Banking at least once a month is also key to qualifying your account and earning your reward.



### e\*Statements -

**Save time and money!** Access your statement from anywhere as soon as it's available and avoid any paper statement fees. If you are a Kasasa Rewards member, e\*Statements are also a requirement of qualifying your account and earning your reward.



### Card Valet - (checking only)

**CardValet® helps you protect your debit card** by sending you transaction alerts and giving you the ability to define when, where and how your cards are used. Simply download the CardValet® app to your smartphone, then customize your alert preferences and usage settings to monitor and manage your cards.



### Bill Pay - (checking only)

**No more writing checks, going to the ATM, or visiting multiple places – it is fast, easy and convenient!** Pay all your bills in just a matter of minutes with Bill Pay! Set up account to account transfer, recurring payments and more.



### popmoney - (checking only)

**Send, request and receive money the easy way.** (\$0.75 to \$1.50 fee per transaction based on delivery.)

## Share & WIN!

Share a photo of the HCCU sticker on your vehicle and tag or mention us on social media (facebook, Instagram, or Twitter @HealthCenterCU) to be entered into our weekly \$100 drawing.

# SHARE & WIN!

   @HealthCenterCU

# \$100

weekly winner



Each week, submissions can be made Sunday to Saturday and weekly winners will be announced on the following Tuesday. Winnings will be deposited to the winner's membership savings account.

**\*\*Non-members may post and enter weekly drawings, but a membership savings will need to be opened in order to collect winnings.**

## The Credit Union Philosophy...

Health Center Credit Union's Mission is to provide quality financial products, services, and counseling to the community that are competitively priced, convenient to use, and delivered at the highest level of service.

HCCU is a not-for-profit financial cooperative which means:

- ✓ Credit Unions were established to help people afford life and exist to serve people, not make a profit. Those who join credit unions become members not just customers.
- ✓ Credit Unions have a democratic structure—every member has one vote. Every member has an equal opportunity to run for election to the board of directors. Board Members serve voluntarily.
- ✓ HCCU is dedicated to providing personal service to every member because members are our reason for being.
- ✓ Earnings belong to the members and are returned to the members in the form of lower loan rates and fees and better products and services.

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## How Do I become a member?

A savings account begins your credit union membership; simply maintain a positive balance in your account to keep it open. There are no membership fees. This savings account allows you access to the full array of HCCU's financial products, services, and membership benefits.

**Becoming a HCCU member is easy!** Get started now, and enjoy all the membership benefits offered by HCCU.

- 1) Submit a **HCCU New Member Application** on our website (HCCU.coop).
- 2) A HCCU representative will contact you to set up an account opening appointment.
- 3) At the account opening appointment you will:
  - Be asked to provide a copy of your state Driver's License / passport / or other valid government issued picture ID card. A copy of your Social Security Card may also be requested.\*\*
  - Sign an account card.
  - Receive all account opening documentation, and your instant issue debit card (personal checking accounts only).

If you are a new member also interested in submitting a LOAN APPLICATION, please visit our **Consumer Loans** page and submit your application there. Your credit union membership account opening will be completed as part of your loan closing.

If you should terminate your employment with your current employer, you may still remain a member of the credit union. However, you must maintain a positive balance in your regular savings account to keep your membership active.

**\*\*Important Information About Procedures For Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.