

my connection

JULY 2023



Support the MY CREDIT UNION COMMUNITY FOUNDATION!

The MY CREDIT UNION COMMUNITY FOUNDATION was formed with a mission to support local high school activity programs, veterans, and other local community heroes. Since there was no wealthy benefactor that staked the organization with a lump sum of money, the foundation works hard to earn support from both its members and the communities we serve.

Recently, we welcomed our first "Memorial Gifts" when a member designated memorials from her veteran husband's passing to the MY CREDIT UNION COMMUNITY FOUNDATION. They were greatly appreciated!

Inspired by our leadership of Flags for Fort Snelling, on September 19, 2023, MY CREDIT UNION COMMUNITY FOUNDATION will host its 2nd Annual "Fall Classic" Charity Cornhole Invitational benefiting MN veterans. Last year's event attracted 128 corporate teams and raised over \$50,000. If you own or know of a veteran-friendly company that would like to participate, please email marketing@mymncu.org. We expect 256 teams this year! Or if you would like to donate money to the veteran organizations participating in the cornhole event, please

do so at any branch location or send in a check made payable to "MY CREDIT UNION COMMUNITY FOUNDATION," and on the memo line write "Cornhole Tournament Donation." The money raised is donated to 16 local veteran organizations, including Bloomington Remembers Veterans Memorial!

We know there are a lot of members with a passion for our local schools! Please consider donating as mentioned above, but simply change the memo line to "High School Activity Programs." Lots of kids can't afford to participate in school activities - we hope to change that!

The foundation can accept many forms of support, especially through planned giving, so please reach out if you would like to support your local schools and/or MN veterans and local community heroes! We would be honored to work with you on a legacy gift or other ways to give back and support our communities!



39-Month Certificate Special

If you are a member with a Certificate maturing soon, we hope you will consider this 39-month Certificate opportunity. Instead of splashing a very short-term offer like others are offering, we think members might want the safety and security of over three years at this rate of return.

39-MONTH CERTIFICATE SPECIAL

Minimum Balance	Dividend Rate	APY*
\$500	3.90%	3.97%
\$10,000	3.92%	3.99%
\$25,000	3.95%	4.02%



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* APY = Annual Percentage Yield. Membership qualifications apply. \$5 Membership Share Account Required. Penalty may be imposed for early withdrawal. New money only. Offer valid as of June 1, 2023 - subject to change at anytime. Any fees incurred could reduce earnings.

Providing financial solutions that **EDUCATE, EMPOWER**
and **ENGAGE** our members and communities!

New Website

The newly redesigned MY CREDIT UNION website is scheduled to go live in July. As we finish up the final testing and make sure everything is functioning correctly, an email message will be sent to all members confirming the cutover date and time. This timing will also be prominently featured on the current website and on online banking, which should not be impacted by this change.

The goal of this project is to make the content far more mobile-friendly and more comprehensive since the Adventure Club, the foundation, Mortgage Services, the Honeybee Club, and other new product and services have gone live since the last system upgrade!



HUMP DAY Takes on New Meaning on September 6th!

Wednesdays traditionally are one of the slower in-person transaction days at most financial institutions, so beginning on September 6th all MY CREDIT UNION branch locations and call center will open one hour later - 10:00 a.m. The focus during this time will be on a series of staff development activities designed to better serve MY members! If you normally visit or call us on Wednesday mornings please make note of this change and adjust accordingly. More information will be included in the August newsletter.

Travel Tip

A member recently reported an interesting adventure as their family was traveling to Europe: Their luggage appeared to have a mind of its own. Luckily, the family had placed tracking tags linked to their cell phones in their suitcases. So when they arrived in Athens and their bags were in Frankfurt, Germany, they could quickly request the airline reroute their bags to catch up with them. Nightmare averted!

Ironically, their suitcases had a mind of their own on the return trip as well. Upon landing in the Twin Cities, their bags were once again in Frankfurt, Germany, and took several days to make their way home. Maybe their luggage is rebellious and wanted to see Germany, but either way, the family felt much better knowing exactly where their bags were - even if a little off course! Food for thought!





Hurry Up, Keep Some Cash in Your Pocket!

July Skip-A-Pay Is Here! (Application Must Be Received 7 days Before Due Date.)

Skip a payment on qualified July MY CREDIT UNION loans! It's easy to apply! Simply complete an application online, mail it to us, or bring it to one of our branches.* We'll do the rest! Applications and details can be found in branches or online at mymncu.org. This is a limited-time offer. Your application must be received seven days before your payment(s) due date to

qualify for skipping your July 2023 payment(s). No exceptions will be made for enrollment forms postmarked or delivered after this date.

**\$20.00 payment or account fee deduction must be received before the skipped payment is processed. Offer expires 7/31/2023.*

IVR Sunsetting Soon!

One final reminder for the small percentage of MY CREDIT UNION members who are still using this platform to check their balances and complete other basic banking functions. The IVR platform will no longer be supported and, therefore, will no longer be available after July 18.

Banking options include: mobile app, online banking, visiting a branch, and possibly visiting an ATM for some information. To request help transitioning to one of these other options, please call 612.798.7100. We will continue to explore other replacement options should they become available and prove cost-effective.

Are You Concerned About the Course of Your Financial Strategy?

If so, it's time for an investment review.

[Learn More](#)

my
Retirement & Investment
Solutions

Member update: Effective August 15, the MY CREDIT UNION Same Day ACH Transfer Fee will increase from \$20 to \$25 to match the Outgoing Domestic Wire Transfer Fee. Updated Fee schedules will be available August 15 to coincide with this fee change.



MY CREDIT UNION's July 2023 Bags & Business Networking Event

Attention, MY CREDIT UNION business members or businesses looking for a new financial institution to call home: Sign up today to participate in MY CREDIT UNION's friendly bags competition and networking event. And best of all, it is FREE, just for choosing to do business with MY CREDIT UNION. This is the second of three free "Bags & Business" Networking Events MY CREDIT UNION will host this summer for our business members.

Tuesday, July 11 • 6 p.m.
MY CREDIT UNION, 9550 Lyndale Avenue, Bloomington, MN

Refreshments provided. Space is limited.
Email chrisg@mymncu.org to learn more and sign up!

Two Fun Ways to Support Bloomington Schools



The Annual EFB Golf Tournament tees off **Tuesday, July 25**, at the Wilds Golf Club in Prior Lake. As of today, there are three foursomes remaining, so if you or your employer would like to sponsor or enter a team, please visit <http://efbmn.org/chip-in-for-schools-golf-classic.html> to learn more.



Maybe golfing is not "fore" you, but you would still love to get outside and support Bloomington Schools by volunteering at the EFB Golf Tournament. If you have transportation and can chip in, please email marketing@mymncu.org.

Branch Locations

Lyndale Branch
9550 Lyndale Avenue South

Richfield Branch
345 E. 77th Street

W. Bloomington OSR Branch
4025 W. Old Shakopee Road

Inver Grove Heights Branch
9050 Buchanan Trail

Holiday Closings

Independence Day - Tuesday, July 4

The MY CREDIT UNION newsletter is published periodically by MY CREDIT UNION for its members. This newsletter is intended to provide accurate information about credit union services and related financial information and is not intended to give accounting, legal or professional advice. All sources are believed reliable; however, on non-policy articles, accuracy cannot be guaranteed.

