

my connection

NOVEMBER 2024



Navigating the Medicare Maze

For many seniors and retirees, their annual Medicare enrollment is both a very important financial and health decision. This decision is made more complex because the "Medicare Maze" itself looks different for each person AND each year.

If you are a senior or retiree or someone who helps assist a senior or retiree and still need help navigating the 2024 Medicare Maze, MY CREDIT UNION encourages you to consider making a free appointment with TruLync Medicare Advisors today to review your options. You can call 800.477.0674, email medicare@trulync.com or visit trulync.com to schedule your appointment.

By calling this number, you agree to speak with an independent health insurance agent about Medicare insurance products. We are not affiliated with Medicare or any government agency. We do not offer every plan available in your area. Currently we represent 8 organizations which offer 61 products. Please contact Medicare.gov, 1-800-MEDICARE or your local State Health Insurance Program to get information on all your options. This is an advertisement.



It's Not Just Lunch - It's an Adventure!

November 14 marks the 4th Annual Adventure Club luncheon. Adventure Club members will be sharing memories from their favorite trips in 2024 - including Ireland, Norway and Iceland. In addition, members will get to hear about the full slate of 2025 adventures to Alaska, France and so much more! Club members will also get to gobble, gobble, gobble up a nice Thanksgiving meal, play bingo, have cake and just have a relaxing and fun day together!



Space may still be available but is filling fast.

Thursday, November 14
Bloomington Event Center
10:00am - 3:00pm

The event is free for Adventure Club members and \$15 for non-Adventure Club members. Visit mymncu.org/community/adventure-club to learn more.

PUT PAYMENTS ON ICE

SKIP YOUR DECEMBER LOAN PAYMENT THIS HOLIDAY
SEASON AND CHILL OUT WITH EXTRA CASH!

AUTO • RECREATIONAL • PERSONAL

Take advantage of this limited-time offer and put a pause on your December loan payments for just a \$25 fee! Plus, you can easily apply online at mymncu.org, mail in an application or visit a branch to fill one out. Enjoy your holidays with a little extra cash!

This is a limited-time offer. Your application must be received 7 days before your payment(s) due date to qualify for skipping your December 2024 payment(s). No exceptions will be made for applications postmarked after this date. Applications and details can be found in branches or online at mymncu.org. All applications must be submitted electronically, by mail, or in person at one of our MY CREDIT UNION branch locations. A \$25 payment or account fee deduction must be received per skipped payment before skipped payment is processed. Terms and conditions will apply.

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

If You See Something, Say Something



MY CREDIT UNION really is one big family! We love to see members of our family stick up for the rest of the family. Recently, a member visiting the Lyndale Branch saw something that he believed was suspicious, so he came in to report it to the staff. We are currently investigating the activity in question and will take the appropriate action as needed.

To have 24,000 people looking out for each other is way more powerful than just our staff alone looking out for members. This member has sparked some new member education ideas, which will further protect our members from the "bad guys!"

Gift Cards Update

Due to ongoing supply and gift card management issues with our main supplier, MY CREDIT UNION will no longer be selling gift cards to our members once our current supply is depleted. We will continue to monitor the situation to see if there will be an opportunity to revisit this again in the future.

Previously issued cards will still work and we encourage anyone with a gift card to activate it at their earliest convenience. If you encounter any problems with this or have concerns, please call the Contact Center or visit your nearest branch location for assistance.

Installment Plan

MY PAY AWAY



MY PAY AWAY is an installment payment program that lets you pay off eligible purchases over a set period of time with a FIXED APR* and FIXED monthly payments.



- Fixed APR***
7.99% APR* on all eligible purchases
- Transaction Amount**
\$100.00 Minimum
\$5,000.00 Maximum
- Term Lengths**
3, 6, 9, 12, and 18 month terms.
Term months vary based on transaction amount

How it Works

- 01** Make an eligible purchase
- 02** Offer is presented - select your plan
- 03** Enroll in installment plan



6TH ANNUAL LETTERS TO SANTA

DO YOU OR SOMEONE YOU KNOW HAVE A CHILD IN NEED OF SOMETHING SPECIAL THIS HOLIDAY SEASON? MY CREDIT UNION WILL BE PROVIDING MEMORABLE GIFTS FROM SANTA FOR AT LEAST FOUR LUCKY KIDS!

LETTERS CAN BE DROPPED OFF IN SANTA'S MAILBOX AT ANY MY CREDIT UNION BRANCH LOCATION OR EMAILED TO MARKETING@MYMNCU.ORG

SANTA'S MAILBOX WILL BE AVAILABLE IN LOBBIES: NOV. 25 - DEC. 13

LETTERS WILL BE AVAILABLE ONLINE AT MYMNCU.ORG, AND AT ALL MY CREDIT UNION BRANCH LOCATIONS ON NOVEMBER 25.

WINNERS WILL BE NOTIFIED ON MONDAY, DECEMBER 16TH. CHILDREN AND ADULTS OF ALL AGES MAY SUBMIT ENTRIES.





Retirement & Investment Solutions



Financial Clarity & Direction

FROM A TEAM YOU CAN TRUST

Did you know that you have convenient access to a variety of investment services located right at your local branch?

Lisa Blevens, Osaic Institutions financial advisor, offers access to financial products and services such as:

Annuities

Mutual Funds

Brokered CDs

401(k) Rollovers

IRAs & Other Retirement Plans

Stocks & Bonds

College Savings Plans

Life Insurance

ETFs

LOCAL GUIDANCE & SUPPORT

Our Osaic Institutions financial advisor is part of your community and is committed to helping you develop personalized financial plans that keep your goals on track. By including MY Retirement & Investment Solutions located at MY CREDIT UNION, you have access to a wide range of investment services.

Make an appointment and enjoy the support that comes with working with a local financial advisor who is dedicated to your success!

Visit us online at: mymncu.org/my-retirement

Call Lisa Blevens at 612.798.7144

Whether you are new to investing and don't know where to start or consider yourself an experienced investor, MY Retirement & Investment Solutions can help you explore your options.

Make an appointment for a complimentary financial review today!



Retirement & Investment Solutions

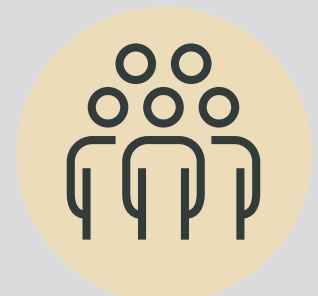
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MY CREDIT UNION Field of Membership

The challenge for most businesses is growing their member or customer base. The same is true in the credit union industry! This can be more challenging because of the rules that dictate where MY CREDIT UNION can conduct business.

Before accessible technology, MY CREDIT UNION was required to build a very expensive branch in each of the counties it serves. To serve all 87 counties in Minnesota would have meant building 87 branches. Fortunately, with our many online and remote services available to MY CREDIT UNION members - we have recently been granted permission to serve qualified members throughout Minnesota regardless of branch presence.

If all 24,000 current MY CREDIT UNION members would tell just ONE family member or friend to become a member - by this time next year we could be approaching 50,000 members. That would help us provide even better rates, fees, service offerings and maybe another branch location or two down the road. It's that simple!



Upcoming Community Events

Attend
VEAP Golden Gala
2024



November 8th, 2024

5:30am - 9:00pm

Radisson Blu Mall of America
2100 Killebrew Dr,
Bloomington, MN 55425

**Interested in attending?
Purchase tickets here!**



Join us for
4th Annual Adventure
Club Thanksgiving
Luncheon



November 14th, 2024

10:00am - 3:00pm

Bloomington Event Center
(1114 American Blvd W,
Bloomington, MN 55420)

**Interested in attending?
Click here to register!**



Participate in
Give to the Max Day



Donations accepted via
Netgiver App, mail or any
branch location!

November 21st, 2024

All day!

**Click here to learn more
about Netgiver and
donate fee free!**



Join us for
Gift Wrap Wonderland
Workshop



Design your own gift wrap to
use this season & make a BEE-
utiful holiday creation!

December 7th, 2024

9am - 12pm

9050 Buchanan Trail
Inver Grove Heights, MN 55076



**Take a
picture
with
Santa!**

Proud Sponsor of
MN Blizzard Home
Opener



Come cheer on the team as
they kickoff their indoor
season!

December 21st, 2024

7:00pm - 9:00pm

Warner Coliseum
1784 Judson Ave, Falcon
Heights, MN 55108

**Click here to
purchase tickets!**



2025 Board of Directors Candidate Nominations Now Being Accepted

MY CREDIT UNION is seeking candidates who can provide the organization with strategic guidance and input while committing the time and energy necessary to represent your fellow MY CREDIT UNION members.

Nominations are now being accepted to serve on the MY CREDIT UNION Board of Directors. Candidates must be over the age of 18 to be eligible to serve.

To learn more about running for the MY CREDIT UNION Board of Directors, please contact the Nominating Committee at nominating@mymncu.org or call 612.798.7189.

Nominations are due by Thursday, January 2, 2025.



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

Veterans Day - Monday, November 11

Thanksgiving - Thursday, November 28

Christmas - Wednesday, December 25

New Year's - Wednesday, January 1, 2025

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.

Federally Insured by the NCUA.

