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## Join the Board of Directors

Applications are now being accepted to volunteer on the MYCU Board of Directors. To learn more about running for MY Board of Directors, please contact the Nominating Committee at [Nominating@mymncu.org](mailto:Nominating@mymncu.org) or call 612.798.7189.

Applications due by **December 31, 2021.**



## Back to School Savings!

### Open a FREE Youth Savings Account for your kid or teen!

Stop by MY Credit Union now through October 30th to open a FREE Youth Savings Account for your kid or teen!

Sign up for e-statements and make a deposit into the account and receive a FREE GIFT!

A MY Credit Union Youth Savings Account is a great way to learn about savings goals and how to reach them!

Start earning and learning today!

**Aug. 30th - Oct. 30th**

\*Must be 18 years of age or younger. FREE account is in the amount of \$5 to cover membership. Not valid with any other offer. Limited time. Free gift while supplies last. Ends 10.30.21. Offer available at all MY Credit Union locations. For new accounts only.



## Timing is Everything

### Especially your decision to start taking Social Security.

Choosing when to retire involves many decisions – including when to begin taking your Social Security Benefits. According to the Social Security Administration, for average workers, Social Security will only replace about 40% of your pre-retirement income\*. Making the wrong decision about when to begin taking your Social Security benefits could mean having to make do with permanently reduced benefits.



**LISA BLEVENS, CRPC**

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Retirement & Investment  
Solutions

We can help you develop a strategy to meet your overall retirement income needs. A little planning now can go a long way toward living retirement your way. Contact an Infinex investment Representative today for a complimentary retirement review.

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. MY Retirement & Investment Solutions is a trade name of MY Credit Union. Infinex and MY Credit Union are not affiliated. Products and services made available through Infinex are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.

# Auto, Boat & Rec Vehicle Loans – Get moving

Whether your looking for a new vehicle, boat, trailer, RV, motorcycle, snowmobile, or ATV, we have low-cost financing to make it happen.

Boat and Rec Loan rates as low as **2.99%**<sup>APR\*</sup>

**Apply Today!**

Auto Loan rates as low as **1.99%**<sup>APR\*</sup>



\*Loans subject to approval; Rates subject to change. APR = Annual Percentage Rate. Visit [mymncu.org](http://mymncu.org) for the latest rate information.

## 3 Tips for Safeguarding Your Personal Information

### ► Keep your secrets safe

Don't respond to emails or phone calls that request your personal information. Be careful about what you post on social media.

### ► Think before you click

Avoid falling prey to phishing scams. If you don't recognize the sender, don't click the email link.

### ► Update your software

Reduce the risk of malware by keeping your computer and mobile device patched. If it sounds too good to be true, it probably is.

**Reminder - MY Credit Union will never make unsolicited phone calls or send emails requesting your personal account information.**

## Hendrickson Foundation Golf Tournament

Congratulations to the Hendrickson Foundation on another successful golf tournament. The Hendrickson Foundation looks to better the lives of individuals with disabilities, and their families, through the game of hockey.

Their focus is to make hockey accessible for ALL who want to play the game. By supporting adaptive and Warrior hockey programs' growth and participation nationwide, they aim to break barriers and promote inclusivity in the game.

MY Credit Union is proud to support the Hendrickson Foundation and had a great time at this years event!



To keep up with the latest MY Credit Union news and updates, visit [mymncu.org](http://mymncu.org).

### Branch Hours & Locations

**Lyndale Avenue Branch**

9550 Lyndale Avenue South

**Richfield Branch**

345 East 77th Street

**W. Bloomington OSR Branch**

4025 W. Old Shakopee Road

**Lobby Hours:**

M-F 9am-6pm

Sat 9am-12:30pm

**Drive Thru Hours:**

M-F 8am-6pm

Sat 9am-12:30pm

**Call Center Hours:**

M-F 8am-6pm

Sat 9am-12:30pm

**ATM Hours:**

24 Hours Everyday

## Calendar

### Branches Closed

- **Labor Day**  
Monday, September 6
- **Indigenous Day**  
Monday, October 11
- **Veteran's Day**  
Thursday, November 11

## Come see us at Penn Fest

After a year off due to the COVID-19 pandemic, Richfield Penn Fest is back for 2021. Come say hi and stop by our booth on Sunday, September 19 from 1 to 5 pm. We look forward to seeing you there!

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.

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