

# my connection

NOVEMBER 2021

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## Holiday Loan Reminder

Holiday Loans will not be offered by MY Credit Union this Holiday Season.

A MY Credit Union Visa Rewards Credit Card is a great way to still get everything you need at a great rate!

Don't have a MY Rewards Visa Credit Card? **Apply today!**

## 5.9% Forever Rate Visa Balance Transfer

Available November 1 – November 30, 2021.

### Make the Switch & Save!

Now through the end of November you can start taking advantage of our low balance transfer rate of **5.9% APR\***! Find out how much you can save! The offer is available to both new and existing My Credit Union VISA Credit Card holders.

Transfer your high interest credit card balance to a My Credit Union VISA Rewards Credit Card. Your transferred balance remains at **5.9% APR\*** until your balance is paid off. Plus, **\$0** in transfer fees!<sup>1</sup>



Take a look at the comparison chart to see the difference!

How much would I save with a MY Rewards Visa Credit Card?	
MY Rewards VISA	National Card
5.9% APR*	22.9% APR*
Balance: \$5,000.00	Balance: \$5,000.00
\$150 Minimum Payment	\$150 Minimum Payment
37 Months to pay off	54 months to pay off
Interest Paid: \$474.00	Interest Paid: \$3,021.00
<b>Total Savings: \$2,547.00</b>	

SCAN THE QR CODE TO LEARN MORE ABOUT OUR REWARDS VISA CREDIT CARDS!



To get started stop by any branch location, or call 612.798.7100 to speak with a Representative.

## Earn 2X Points on all Credit Card Purchases

### Turn your purchases into points – double points!

Now through the end of the year you can start earning double the points all purchases you make with your MY Rewards Visa Credit Card!

**Plus, Earn 10,000 bonus points when you open a MY Rewards Visa Credit Card before the end of the year!<sup>2</sup>**



\*APR = Annual Percentage Rate. <sup>1</sup>\$500 minimum balance transfer required. No other My Credit Union loan can be paid off with balance transfer promotion. Offer ends 12/31/21. Credit qualifications apply. Subject to Change. 1.99% Introductory APR for 6 months on all purchases and balance transfers (new cardholder's only). After the 6-month introductory period, the following standard rates will apply: Purchases 9.9% APR (Platinum) 12.99% APR (Classic) 10.99% APR (Signature). Balance Transfers performed during the promotional period November 1 - December 31, 2021 will remain at 5.9% APR for the life of the balance. Application of Payments: Generally, we will apply your minimum payment first to lower APR balances before balances with higher APRs. Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones. <sup>2</sup> 10,000 Bonus Rewards Points awarded if \$1,000 in purchases made within 90 days of card activation. Bonus Points credited to account at the end of the month in which the 90-day threshold is achieved.

# 2022 MY CREDIT UNION Community Calendar –

## “Majestic Minnesota!”

This stunning wall calendar features seasonal images from the great State of Minnesota, generously donated by MY CREDIT UNION member Mike N of Hyland Ridge Photography! Members can receive a calendar by making a donation to the newly created MY CREDIT UNION COMMUNITY FOUNDATION – suggested minimum donation of \$5.00. All proceeds of the foundation will be invested to support local high school activity programs and veteran organizations.

Minimum donations made via the NETGIVER donation app will earn members a second calendar if they would like one!



Calendars available November 22nd!

## Letters to Santa Starts November 26th

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 three lucky kids!

Beginning November 26th:

Letters can be dropped off in the drive-thru at any branch location or emailed to [marketing@mymncu.org](mailto:marketing@mymncu.org). Santa's Mailboxes will be available in lobbies from November 26th - December 17th. Winners will be notified on December 18th. Children and adults of all ages may submit entries.

Letters will be available online at [mymncu.org](http://mymncu.org), and at all MY Credit Union branch locations.

All “Letters to Santa” must be emailed or dropped off at any My Credit Union location by Friday, December 17th, 2021 to be eligible for consideration.

## Sign up for e-statements

Get your statements faster and never worry about losing one again. E-statements are available for savings, checking, CDs, credit cards and loans.

Electronic statements are just like printed statements and include newsletters and important notices just like you'd receive by mail. When a statement is posted online, we'll send an email to let you know it's available.

Sign up for eStatements today!



Click here to download or print your letter to Santa.

President | Greg Worthen

### Board of Directors

Jim Habeck (Chair)  
Lynne Scherer (Vice-Chair)  
Teresa Kruse (Secretary)  
Jim McDonald (Treasurer)  
Dylan Klopp  
Evans Onchiri  
John Suarez  
Doug Forsman  
LuAnn Werner  
Scott Hoffhines\*

\*Associate Board Member

### Supervisory Committee

Joe Meuwissen (Chair)  
David Kriesel-Koll  
John Suarez



# 2022 MY Credit Union Scholarships

## Attention High School Seniors!

My Credit Union will award up to five - \$1,000 scholarships to qualified individuals pursuing post-secondary degrees.\*

### Eligibility Requirements Include:

- Primary membership at My Credit Union prior to applying for scholarship
- Persons who live, work, worship, attend school or volunteer in Hennepin, Dakota, Scott, Rice, LeSueur or Carver Counties are eligible for primary membership at My Credit Union
- Maintain primary My Credit Union membership through award period
- Must be a member in good standing to be considered and to receive award

**Be on the lookout for more information!**

\*Previous My Credit Union Scholarship Award Winners and My Credit Union employees are not eligible to apply.



## Black Friday Special on Visa Gift Cards

**Don't miss out on our 2021 Black Friday Deal!**

**NOVEMBER 26th - DECEMBER 4th:**

VISA Gift Card Special - No Fees! Fee is waived on your VISA Gift Card purchases!\*

**VISA GIFT CARDS ARE AVAILABLE AT ALL MY CREDIT UNION LOCATIONS!**

(Limit of five Visa Gift Cards per member)

\*While Supplies Last. Subject to change. Offer valid Nov. 26 - Dec.4, 2021.

## Ask Bing

- Do I now have enough equity in my home to remodel or pay off other debt?
- How have mortgage rates been trending as we head into winter?
- What is PMI and how can I avoid it?
- Why would I consider a 20-year mortgage vs. 30-year mortgage?
- What happens if I apply additional principal payment to my mortgage each month?



Mortgage Loan Officer, Jon Bing (NMLS #1664929) has been with MY CREDIT UNION for 18 years and fields a wide variety of questions from members each day wondering how best to leverage home ownership to their advantage. If this describes you – please reach out to Jon at [jonb@mymncu.org](mailto:jonb@mymncu.org) to get started down the right path today! Take advantage of great rates while they last!

## Rake in the Savings with an Auto Loan from MY Credit Union

Whether you are shopping for a new vehicle or you simply want to lower your rate and monthly payment, MY Credit Union has options that can help.<sup>1</sup>

My Credit Union's Auto Loans offer competitive interest rates and flexible terms to help you get on the road to happiness.

Contact us today to get started!



Rates  
as low as  
**1.99% APR\***  
Apply Today!



## MY Credit Union Adds Three New Counties to Field of Membership

Over the past 65 years MY Credit Union (formerly RBCU) has worked hard to make a positive impact in the communities we serve.

We are excited to announce that we were recently approved our request to expand our field of membership to three additional counties!

Effective immediately, membership is now open to those who live, work, worship, volunteer, or go to school in Hennepin, Dakota, Scott, Rice, LeSueur and Carver Counties.

We are excited to make a positive and lasting impact not only in our current fields of membership, but for all areas we can now serve.

Thank you to all our members for your loyalty and continued support.

 = Three New Counties

<sup>1</sup> Loans subject to approval; Rates subject to change without notice. \*APR = Annual Percentage Rate. Visit [mymncu.org](http://mymncu.org) for the latest rate information.

# CU Forward Day Recap

We had so much fun participating in this years CU Forward Day!

Giving back on this day to the communities we serve is just one of the ways we are able to make an impact.

CU Forward Day is a day Minnesota Credit Unions dedicate to volunteering their time and lending a hand in the communities they serve.

This year MY Credit Union's activities included volunteering at Feed My Starving children, Bridging MN, The Works Museum and Park clean up.

## Here are some highlights of our CU Forward Day:

- Packed 59 boxes of food at Feed My Starving Children that will feed 35 kids for a year.
- We sponsored a dresser build at Bridging MN and were able to complete 30 dressers for those in need.
- Prepped packet materials for a Kaleidoscope workshop and deconstructed two closets of K'NEX creations at The Works Museum.
- Cleaned up local parks and playgrounds.

Visit our Facebook page to see more photos from our CU Forward Day!



## Calendar

### Branches Closed

- **Veteran's Day (Observed)**  
Thursday, November 11
- **Thanksgiving Day**  
Thursday, November 25
- **Christmas Eve**  
Friday, December 24  
(Closing at 3:00 PM)



## Download our Mobile App!



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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### Follow Us



## December Skip-a-Pay

**Need to save some dough this holiday season?**

**Skip a payment on your December MY Credit Union loan! Our Skip-a-Pay allows qualifying Members to skip a loan payment for just \$35.00!**

**It's easy to apply!**

**Simply complete an application online, mail it to us, or bring it into one of our branches\*. We'll take care of the rest!**

**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 2021 payment(s). No exceptions will be made for enrollment forms postmarked after this date.**

**Applications and details can be found in branches or online at [mymncu.org](http://mymncu.org). Applications must be submitted electronically, by mail, or in person at a MY Credit Union branch.**

\*\$35.00 payment or account fee deduction must be received before skipped payment will be processed. Visit [mymncu.org](http://mymncu.org) for more details.

Offer Expires 12-31-21.

SAVE SOME DOUGH!



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

### Branch Hours & Locations

Lyndale 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**

612.798.7100 • [mymncu.org](http://mymncu.org)

