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Did you know...

Members can locate ATMs by text message!

Send a text message to 91989. Enter your zip code or city and "send." Within 30 seconds, you'll receive a list of free CO-OP Network ATMs near you. Reply "more" to see additional locations.



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Pay off Holiday Debt with our Forever Rate Balance Transfer

Holiday shopping can be fun, unfortunately the fun wears off once the bills come due. Tackle that debt with our forever rate balance transfer!

Transfer your high interest credit card balance to a My Credit Union VISA Rewards Credit Card and your transferred balance will remain at **5.9% APR*** until your balance is paid off!

Plus, **\$0** in transfer fees! ¹Start taking advantage of our low balance transfer rate of **5.9% APR*** and see how much you can save!

The offer is available to both new and existing My Credit Union VISA Credit Card holders.

See for yourself! Take a look at the comparison chart below to see the difference!



5.9%^{APR*}
FOREVER RATE
BALANCE TRANSFER

Apply Today!

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

Land of 10,000 Bonus Points

Earn **10,000 bonus points** when you open a My Rewards Visa Credit Card before the end of the year!²

How much would I save with a My Rewards Visa Credit Card?

MY Rewards VISA 5.9%^{APR*}	National Card 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
Total Savings: \$2,547.00	



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



*APR = Annual Percentage Rate. ¹ \$500 minimum balance transfer required. No other My Credit Union loan can be paid off with balance transfer promotion. Offer ends 12/31/22. 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 January 1 - December 31, 2022 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. ² 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.

Turn Back the Clock

The credit union, under the "Lien Regime", grew from about \$500,000 in assets to over \$40,000,000 in assets and added many services. Through all of this time, the credit union was housed in the Lien home in Richfield.

A crude elevator was installed in the house to allow Bob to operate his office and the computer from the basement. Desks and computer tables were made to accommodate Bob's handicap. During this time, the credit union was open every day but Monday.

It was known that members could conduct business there on Saturdays, Sundays and evenings if the need ever arose.



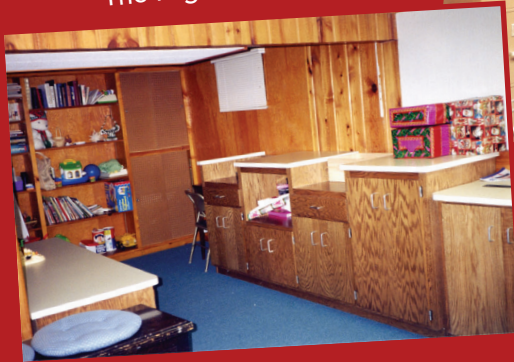
The Lien Home / Credit Union Branch



The Night Deposit Box



The Credit Union Basement Offices



ATM Access

My Credit Union is proud to offer members access to free drive-up ATMs at all branch locations. My Credit Union also offers its members access to over 40,000 surcharge-free ATMs through our ATM network partnership.

Through the CO-OP ATM network members can easily and conveniently locate surcharge-free ATMs close to where they live, work, or travel.

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



Mortgage Solutions

Whether you're a first-time homeowner, considering a move, refinancing, or in the market for a vacation property, MY Credit Union has mortgage loan* options to make buying a home simple. Our competitive market rates and member friendly terms are just what you need to make a house your home.

- Fixed rate terms of 10, 15, 20 and 30 years
- Up to 95% LTV financing on owner occupied homes or refinanced mortgage loans**
- Convenient Payment Options
- Construction Loan - Build the home (or addition) of your dreams.

Don't forget about our (HELOC) Home Equity Line of Credit

My Credit Union's HELOC requires no minimum balance and charges no fees for taking advances. Instead of receiving one lump sum loan, with a HELOC, you only borrow what you need, when you need it. My Credit Union offers options for up to 80% loan-to-value.



JON BING

Mortgage Loan Officer, Jon Bing (NMLS #1664929)



Finance your Vehicle with MY Credit Union

When it's time to upgrade your vehicle, look for MY Credit Union to deliver some of the most competitive rates, geared toward helping you get the most value for your money.

Whether you're buying a new or used vehicle, or just want to lower your rate and monthly payment, we'll put together a loan that fits your goals and stays within your budget.

Rates
as low as
1.99% APR*



Apply Today!

*Loans subject to approval; Rates subject to change. APR = Annual Percentage Rate. Visit mymncu.org for the latest rate information.

What's the Value of Working with a My Retirement & Investment Solutions Infinex Representative?

How can an investment professional help you reach your financial goals?
What possible benefits are there that may be difficult to achieve on your own?
Here are just a few:

Focus

Having a strategy in place helps prevent emotional decision making and provides better long-term results.

Growth

Getting professional financial help gives you guidance and access to multiple solutions to help grow your net worth.*

Support

You'll have someone on your side with your best interest in mind, protecting your assets and working towards your goals.



Meet with a local My Retirement & Investment Solutions Infinex Financial Professional to start taking advantage of the services and assistance that are offered. Contact Lisa Blevens today at 612.798.7144 or email at lblevens@infinexgroup.com.

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.



Proudly Serving Hennepin • Dakota • Scott • Le Sueur • Carver • Rice Counties.



Save the Date - 65th Annual Meeting

Monday, April 25, 2022

Bloomington Event Center
1114 American Blvd. West
Bloomington, MN 55420



Annual Meeting Agenda

5:30 - Registration
6:30 - Dinner Served
7:00 - Business Meeting Begins*
7:30 - Adjournment

Dinner ticket cost is \$10 per member and are available at all branch locations.

* Seating is available at 7:00 p.m. for members not attending the dinner, but attending the Business Meeting. This part is open to all members.

FREE FIRST TIME HOME BUYER SEMINARS

Friday, Feb. 18th
Richfield Branch
3:00 pm - 4:00 pm
&
Friday, Feb. 18th
Lyndale Branch
5:00 pm - 6:00 pm

Learn about the home buying process, how to get qualified, financial options, how to prepare for home ownership, the closing process and more!

LIMITED SPACE AVAILABLE!

To RSVP
email MortgageOriginations@mymncu.org
or call 612.798.7100.



Shred Day Scheduled for April

Our Shred Day has been tentatively scheduled for **Saturday, April 23, 2022**. We will hold the Document Shred Day at our Lyndale Branch in the parking lot.

Donations of non-perishable food items or cash for VEAP are suggested.

The Shred Truck will be available between the hours of **9:00 AM - 1:00 PM** or until the truck is full.

For more information please visit mymncu.org.

2022 MY Scholarships Now Available



My Credit Union's Community Foundation is awarding up to 5 - \$1,500 scholarships to deserving MY Credit Union high school seniors.

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 and Carver Counties are eligible for primary membership at My Credit Union.
- Must be a member in good standing to be considered and to receive award.

Deadline for My Credit Union Scholarship applications is Saturday, April 2, 2022.

Visit mymncu.org for complete details and to download the Application packet.

➤➤➤ To keep up with the latest MY Credit Union news and updates, visit 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

Inver Grove Heights Branch
9050 Buchanan Trail



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

Calendar

Branches Closed

- **President's Day**
Monday, February 21
- **Memorial Day**
Monday, May 3

Need to Mail Us?

Please send all of your MY CREDIT UNION payments and other correspondents to our Lyndale Branch location:

MY CREDIT UNION
9550 Lyndale Ave. South
Bloomington, MN 55420



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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 EQUAL HOUSING LENDER

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