

my connection

JUNE 2022

Turn Your Summer Spending Into Rewards and Cash Back

Start your summer off earning points toward fantastic merchandise or exciting travel just by using your MYCU Visa Credit Card. Our Rewards Cards earns one (1) point for every dollar you spend.

Our Signature Card also offers Cash Back! Redeem cash for points at your favorite merchant, a statement credit, check, travel, merchandise, or deposit to your Checking, Savings, or Loan Account!

MY Rewards Visa Credit Cards Offer:

- No Annual Fee
- Contactless
- Rewards Including Cash Back**
- 1.9%APR* Introductory Rate for the first six months, then moves to standard rates



Platinum	9.9% ^{APR*}
Signature	10.99% ^{APR*}
Classic	12.99% ^{APR*}

Don't have a MYCU Rewards Visa Credit Card? [Apply Today!](#)

Simplify Your Life with the MYCU Card Management App

Installing the MYCU Cards App on your smartphone or other mobile device is like instantly upgrading your MY CREDIT UNION card account! Best of all, it's free!

Simply access your MYCU Cards App on your mobile phone and tap the "Add to Wallet" button - once added, your card is ready for digital payments, plus so much more!

Start using your new Credit Card via the mobile wallet to pay for things quickly and securely!

Click on the QR Code to download the MYCU Cards App today!



Holiday Closings

- Juneteenth
Monday, June 20
- Fourth of July
Monday, July 4

MYCU
CARDS APP



MYCU Cards App Allows You To:

- View current balance, available credit, and last payment
- Make payments
- View recent transactions (90 days)
- Receive text alerts
- Report card lost or stolen
- Lock & Unlock your card
- Dispute transactions
- View CURewards balance
- Travel notices (to prevent card from being declined when traveling)
- Customize your account
- Digitally Issue a new Credit Card

Available For:



*APR = Annual Percentage Rate. Rate subject to credit worthiness. **Available for the Visa Signature Card.



MISSION

MY CREDIT UNION provides financial solutions that **educate, empower, and engage** our members and communities.



Services to Support Your Financial Wellness

Have you ever said to yourself, "If only I made a little more money?" Does managing all your debt make you feel like you're climbing up a mountain or navigating a maze, getting nowhere fast?

Thanks to a special partnership, MY CREDIT UNION members have access to up to six (6) FREE, confidential sessions annually with a certified consumer credit counselor at LSS Financial Counseling Services.

Most sessions take place in-person, with the remainder done over the phone or online. The details of these sessions are confidential and are not shared with anyone at MY CREDIT UNION.

Some of the specific financial problems that might be explored during the above sessions include:

- Personal and family money management and budgeting
- Understanding credit reports and improving credit scores
- Debt repayment options including debt management plans (DMP)
- Consumer protection and preventing and resolving identity theft
- Mortgage default, foreclosure prevention, and predatory lending
- Home buying readiness, mortgage financing, and reverse mortgages
- Bankruptcy consequences and alternatives
- Student loan issues including borrowing, repayment, and default
- Vehicle loans including borrowing, repayment, default, and repossession
- Gambling, alcohol, and drug abuse addictive behaviors as related to financial problems
- Mental health, disability, family and marital stresses as related to financial problems

Everyone can benefit from a financial check-up. All sessions with an LSS Financial Counselor are free and confidential. Appointments are available in-person, by phone or online.

LSS Financial Counseling is an experienced nonprofit, full-service credit counseling agency.

Get Started today

Now is the perfect time to take control of your finances!

Call LSS Financial Counseling at the dedicated MY CREDIT UNION number of 800.528.2926 to set up an appointment. Or, visit the LSS website to take advantage of their online counseling services today.

Counselors are fluent in English, Spanish and Hmong. Interpretation, Telecommunications Device for the Deaf (TDD), and TeleType (TTY) services are available as needed.

Upcoming Seminars

Free June Educational Seminars

Seminar 1: Maximize Your Credit Score

Tuesday, June 14th, 2022

6:00 p.m. - 7:00 p.m.

Hosted by MY CREDIT UNION

Seminar 2: Maser Monday: Elder Law - Zoom Seminar

Monday, June 27th, 2022

6:00 p.m. - 7:00 p.m.

Hosted by Maser, Amundson & Boggio

For more information & to register for any of our upcoming seminars, please visit mymncu.org/about/community.



What can you accomplish with a LSS Certified Financial Counselor?

- Gain budgeting insights and financial confidence
- Become debt-free with a Debt Management Plan
- Navigate student loan repayment options
- Discuss various stages of homeownership
- Maximize your credit report and score



Splash Into Summer with Hot Rates

Temperatures are getting higher, but our rates are still low!

MY CREDIT UNION members have access to loans for new and used motorcycles, RVs, jet skis and boats, along with some of the most competitive rates around.

Let us help you with financing your next recreational vehicle purchase.

Applications can be completed online, in a branch, or over the phone. Same-day financing is available upon qualification.

*Loans subject to approval; Rates subject to change without notice. Visit mymncu.org for the latest rate information.



Rates
as low as
2.99% APR*

July Summer Skip-a-Pay

Skip a payment on your July MY CREDIT UNION loan!

It's easy to apply!

Simply complete an application online, mail it to us, or bring it into one of our branches*. We'll do 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 July 2022 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. Applications must be submitted electronically, by mail, or in person at any MY CREDIT UNION branch.

*\$35.00 payment or account fee deduction must be received before skipped payment will be processed. Visit mymncu.org for more details. Offer Expires 7-31-22.

Need Another Opinion? We can help

A My Retirement & Investments Infinex Representative is available to provide you with a complimentary review and answer your questions, even if you don't have an investment account with us.

In times of volatility, it can be easy to fear the unknown. However, now is the time for planning, not panic. Even if you do not have an account with us, we are here to help.

Whether you would like to review your current financial plan, get a second opinion, or are interested in additional wealth, investment, or life insurance information, Lisa Blevens is available to help you navigate your financial future.

Contact Lisa, our My Retirement & Investment Solutions Infinex Representative, to schedule a complimentary financial review at 612.798.7144 or email her at lblevens@infinexgroup.com.



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55+ Adventure Club Hits the Road to Missouri

The Missouri Cherry Blossom Festival 2022 is in the books! What a great trip had by all!

The Adventure Clubbers stayed where Elvis stayed in 1956 on Route 66, toured a fantastic cave in a jeep, went to a National Park, enjoyed the Route 66 Car Museum and Pony Express Museum, engaged in Amish Country and small town America, had tons of fun on the bus, and toured an urban farm - plus so much more!



My Credit Union's Adventure Club is about enhancing the quality of life in amazing ways for our members, focusing on positive, interesting and fun experiences. We welcome you to sign up for our newsletters and learn about the advantages of membership.

Join us for our next adventure!

To get included in The Club is easy. No application is needed. If you'd like to be placed on the email list to be notified of upcoming activities, simply email adventureclub@mymncu.org, providing your name and preferred email address.

Take a look below at our upcoming trips!

- **June 26 - July 3, 2022 • Railroad Adventures of the Old West**
Double Occupancy: \$2,741.70/person
- **September 6 - 10, 2022 • Medora, ND & More**
Double Occupancy: \$840.00/person



For more information about all upcoming trips, seminars & activities, visit our website at mymncu.org, or email adventureclub@mymncu.org. Sign up information will be included after each trip description on the website.

Adventure Club Checks Now Available

Make paying bills a little more fun with our New Adventure Club Checks!

These checks are exclusive for our Adventure Club Members.

Be part of the 55+ Adventure Club and get yours today!



Federally Insured by NCUA

Branch Hours & Locations

Lyndale Branch
9550 Lyndale Avenue South

Lobby Hours: M-F 9am-6pm
Drive Thru Hours: M-F 8am-6pm
Sat 9am-12:30pm Sat 9am-12:30pm

W. Bloomington OSR Branch
4025 W. Old Shakopee Road

Lobby Hours: M-F 9am-6pm
Drive Thru Hours: M-F 8am-6pm
Sat 9am-12:30pm Sat 9am-12:30pm

Richfield Branch
345 E. 77th Street

Lobby Hours: M-F 9am-6pm
Drive Thru Hours: M-F 8am-6pm
Sat 9am-12:30pm Sat 9am-12:30pm

NOW OPEN! Inver Grove Heights Branch
9050 Buchanan Trail

Lobby Hours: M-F 9am-6pm
Drive Thru Hours: M-F 9am-6pm
Sat 9am-12:30pm Sat 9am-12:30pm

Call Center Hours: M-F 8am-6pm
ATM Hours: 24 Hours Everyday
Sat 9am-12:30pm

612.798.7100 • mymncu.org

Toll free: 800.967.7228

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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