

my connection

NOVEMBER 2023



Balance Convenience With Safety!

MY CREDIT UNION is witnessing a staggering increase in members being targeted by scammers, and by the time we are made aware, it is often too late!

Emails, letters, phone calls, text messages, websites, fake checks, wires and possibly even people you know and trust are all emerging as potential opportunities for members to be victimized by bad guys. Many of those bad guys are halfway around the world, but they pretend to have a legitimate reason for entering your life!



In an effort to educate and assist our members, we may no longer conduct business "the old way" or even "the way members prefer." YOU are always the first line of defense for protecting yourself from being scammed. We encourage all members to slow

down and ask questions before you click on a suspicious link in an email or divulge account information or your Social Security number to total strangers. Do some research to see what you can do to protect yourself!

But if you fall victim to a scam, don't be too embarrassed to tell us about it, so we can work with you and possibly the authorities to minimize the impact! Unfortunately, this is becoming an everyday occurrence, so you are not the only one dealing with a potential loss. The sooner you tell us, the better your chances of having enough of a window for us to help you recover all or some of your money!

With the holidays right around the corner, bad guys are going to be ramping up their efforts to scam people who are too busy and stressed out to STOP and THINK before it is too late! Be careful!

A Steady Perspective During Times of Volatility

Are you worried about how recent price increases and inflation could impact your long-term financial goals?

Volatility and inflation are expected over the lifespan of a portfolio. When you work with Infinox Financial Professionals, you can rest assured that whether you want to plan for retirement, protect your family and assets, or build wealth, your goals are our goals.

Our Financial Professionals are here to help you create a plan that will withstand the ups and downs of the market. We offer the support you need and are happy to review your situation.

Contact Lisa Blevens today at 612.798.7144

my Retirement & Investment Solutions

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. MY Retirement & Investment Solutions is a trade name of MY CREDIT UNION. Osaic Institutions and MY CREDIT UNION are not affiliated.

Not Guaranteed by the Credit Union	Not NCUA Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value Including Loss of Principal	

5TH 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 THREE 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. 28 - DEC. 13

WINNERS WILL BE NOTIFIED ON THURSDAY, DECEMBER 14TH. CHILDREN AND ADULTS OF ALL AGES MAY SUBMIT ENTRIES.

FOR A COMPLETE LIST OF DETAILS VISIT MYMNCU.ORG.

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

Looking for an "Affordable" Summer Trip? The Beauty and Majesty of Norway Is Calling! July 20-28, 2024

Minnesota has long enjoyed a deep connection with the "Land of the Midnight Sun," as many local families can trace their heritage and family history to this majestic land! Not to mention, there's a certain local professional football team!

Imagine basking in 20 hours of daylight (140 hours of daylight in 7 days) while exploring Oslo, Flam, Geiranger, Bergen and many sites in between. Highlights include Touring Oslo, Fram Museum, Stave Church, Flam Railway, Sognefjord, Briksdal Glacier, Geirangerfjord Cruise and the sites of Bergen!

Uff da, there will be a lot to do and see on this trip! Even Swedes and Lutefisk lovers are invited to come to this Adventure Club gem! A limited number of spots remain!

We're not trolling you! **Book now and save \$400 per person:**

- **Double Occupancy:** \$5,199 per person
- **Single Occupancy:** \$5,499 per person (so recruit a friend to join the Adventure Club and travel with you)



A deposit of \$698 per person is due upon reservation. Reservations and deposits are due by January 14, 2024. Maybe Julenisse will leave some *kroner* in your stocking this *jul* to help pay for the trip!

For more information, contact:

JulieAnn Worthen

MY CREDIT UNION Adventure Club

612.798.7170

Adventureclub@mymncu.org

Give to the Max Day!

MY CREDIT UNION is proud of our rich history serving the Richfield and Bloomington communities, joined recently by Inver Grove Heights.

Sometimes we roll up our sleeves to give time to our communities, like with Flags for Fort Snelling, the Education Foundation of Bloomington, Spartan Foundation and now with the "Fall Classic" Cornhole Tournament we created to raise money for local MN veteran organizations. We also cleaned local parks as part of CU Forward Day.

There are other times when we support local community groups via sponsorships and outright donations. So if you would like to support the MY CREDIT UNION Community Foundation in our efforts to keep our communities strong - please consider supporting the MY CREDIT UNION Community Foundation by writing a check, using the NetGiver app or making a donation the next time you stop in to a branch location. The Foundation is a 501(c)(3), so all donations are 100% tax-deductible.

We think the Foundation is a key extension of the credit union philosophy of "People Helping People!" Thank you for your support!

Effective November 1, 2023, MYCU will have a new Understanding Your Account disclosure. Feel free to stop by a branch or call for your copy.

Effective December 1, 2023, MY CREDIT UNION will have new minimum balance requirements for several savings account types. Stop by a branch or call to receive a copy of the rate sheet for more information.

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

Thanksgiving Day - Thursday, Nov. 23

Christmas Eve - Sunday, Dec. 24

Christmas Day - Monday, Dec. 25

New Year's Eve - Sunday, Dec. 31

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.

