

my connection

MARCH 2023



MVP Auto Loan Program

The Advantages of a Lease - Just Better!

When it comes to features for a car or the words on your license plate, you can get exactly what you want. Why should it be any different when you get an auto loan? With our MVP Auto Loan Program, you can get the freedom of a lease and pay up to 40% less than conventional financing. What's not to love?

It's hard not to get excited about great features like:

- No required down payment
- You own the vehicle
- No security deposit required
- No early payoff penalty
- Sell, trade-in, keep or refinance at any time.
- And more!

Get more from your auto loan along with lower monthly payments you can afford. Ready to start driving the car you love with a loan that works for you? Visit us [here](#) or call us at 612.798.7100 to learn more.



Richfield Mourns the Loss of a Legend

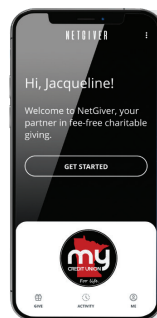
Bill Davis devoted the gifts in his life to his wonderful family and to the Richfield community. Bill's recent, sorrowful passing as a family elder and former president of the Richfield Spartan Foundation adds greater motivation for us to honor him by contributing to the Bill Davis Scholarship. In Richfield, Bill grew from an All-State athlete to captain of the

Gophers NCAA Baseball Championship team, and finally into an MLB first baseman. In 1990, Bill helped initiate the Spartan Foundation to provide funding for RHS activities along with 25 annual scholarships. Now, we ask you to honor Bill's mission with your contribution to the Bill Davis Scholarship at spartanfoundation.com or via the "fee-free" NetGiver app.



NetGiver

Electronic giving has never been more popular, but unfortunately, this method of giving usually comes at a cost. That's not the case with NetGiver. Our fee-free giving app ensures that 100% of your donations go to the nonprofits you choose without those annoying fees and administrative costs.



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

Save Some Green!



AUTO LOANS
AS LOW AS
4.99% APR*



RECREATIONAL
VEHICLE LOAN
AS LOW AS
5.49% APR*



MORTGAGE
PURCHASE OR REFINANCE
Apply Today



HELOC
Apply Today

**All rates are subject to change at any time and reflect a .50% discount for automatic payment. Your APR may vary based upon your creditworthiness and collateral. Membership required. APR = Annual Percentage Rate.*



"Back to School" 66th Annual Meeting

Date: Monday, April 24

Location: Richfield High School

Social Hour/Check-In: 5:00 p.m.

Business Meeting: 6:00 p.m.

Adjourn/Pizza: 6:30 p.m.

Annual Meeting R.S.V.P.

Call 612.798.7100 to R.S.V.P. Must be a current member to attend. More detailed information will be posted at mymncu.org.

President

Greg Worthen

Board of Directors

Jim Habeck - Chair
Lynne Scherer - Vice Chair
Teresa Kruse - Secretary
Jim McDonald - Treasurer
Doug Forsman
Scott Hoffhines
Dylan Klopp
John Suarez
Luann Werner
Steve Schneeberger*

Supervisory Committee

Joe Meuwissen - Chair
David Kriesel-Koll
Dylan Klopp
Michael Pedersen

*Associate Board Member

Good Luck MY CREDIT UNION Members!

You've probably heard the phrase "The luck of the Irish" used to describe someone with extreme good fortune. With St. Patrick's Day right around the corner, we want to remind members, "if it sounds too good to be true, it probably is!"

This one strikes close to home because my dad once called me thinking he had won a sweepstakes. I asked him if he had entered that sweepstakes and he said, "No." My response was, "If you didn't enter the sweepstakes, how did you win it?"

Seniors are high on the radar as targets of these kinds of scams. I was so happy my dad remembered to call me before he made a bad choice. Scammers make the payoff seem so wonderful that there is no reason to tell anybody first. Then they count on the fact you will be so embarrassed if you got persuaded to play their game, that you won't tell anybody anyway.

MY CREDIT UNION unfortunately learns about many of these situations after it is too late and a member's hard-earned money is gone. ***Before you click, call, or claim any amazing gifts or prizes that are being dangled in front of you by complete strangers - think twice before you act!***



MVP Seminar

If the first digit of your traditional financing option monthly payment starts with a 5, 6, or 7 – the MVP program might lower that first number to a 3, 4, or 5. Our MVP program is a great option for borrowers needing to stretch their budget to make ends meet. Come learn more and ask questions at this free informative seminar!

Tuesday, March 21

Lyndale Branch Community Room
6:00 p.m. • [Register Here](#)

Richfield Coin Machine Update

Unfortunately, our vendor is no longer able to source the parts needed to bring the Richfield Coin Machine back on-line. Members with coin counting needs are encouraged to visit the Lyndale Branch. We apologize for any inconvenience this may cause.

Shred Day

Saturday, April 22 • Lyndale Branch
8:00 a.m. until 11:00 a.m. or until the truck is full

We encourage MY CREDIT UNION members to bring non-perishable food items or make a monetary donation to VEAP in exchange for the opportunity to shred their sensitive financial documents.



New Website - Coming Soon!

MY CREDIT UNION will be launching an updated website design in the next 30 - 60 days. The goals are simple:

- Improve the responsive design (so it is easier to navigate on cell phones and tablets).
- Improve overall navigation throughout the site.
- Update the content to better reflect the current product and service line-up offered.
- Focus on ensuring members are informed consumers of our products and services and are therefore making good choices!
- Maintain ADA compliance.

We will continue to provide members updates as the final "go-live" date is determined, but we want to make sure members are not only prepared, but not shocked or confused when they visit mymncu.org and see the updated design.

The website is designed to be an informative tool for MY CREDIT UNION members. Once you see the updated design and have ideas for improvement, feel free to email those to marketing@mymncu.org. We may not be able to accommodate all suggestions, but we will certainly consider them.

Last Call for Scholarships - Entries Due Saturday, April 1

MY CREDIT UNION's Community Foundation will award up to five \$1,500 scholarships to qualified high school seniors pursuing post-secondary degrees.

Eligibility Requirements Include:

- Primary membership at MY CREDIT UNION prior to applying for the scholarship.
- Persons who live, work, worship, attend school or

volunteer in Hennepin, Dakota, Scott, Rice, LeSueur or Carver County are eligible for primary membership at MY CREDIT UNION.

- Must be a member in good standing to be considered and to receive award.

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



Are you changing jobs?

Do you have a **401(k)**?



Figuring out what to do is easier than you might think!

Find out how we can help



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

Memorial Day - Monday, May 29

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.

