



Required Minimum Distributions (RMDs)

Do you need to decide what to do with your Required Minimum Distribution for your qualified retirement plan? If you need to make a choice by the end of December, MY CREDIT UNION has some options!

- With Certificate rates on the rise, you can park your RMD funds in a short-term CD and give it a chance to grow until you need it.
- You may also make a tax-deductible donation to the MY CREDIT UNION Community Foundation to lower your tax obligation and support local high school activity programs, honor veterans or other community heroes.

There are certainly other options you may want to discuss with a financial planner/tax advisor, but we just wanted to get our members thinking...



Encouraging Members to Help Themselves This Holiday Season!

If you are like many Americans, you scour the internet looking for deals on all the gifts that bring joy to family and friends' faces alike. Inflation is making that an even bigger challenge for many families this year. Why add to the stress and pressure you feel by using a variable-rate credit card that could end up charging you 25% interest or more on your generosity?

MY CREDIT UNION offers three stress-relieving fixed rate Rewards Visa® Credit Cards, depending on creditworthiness. We aren't lurking, waiting to pounce on the fine print and raise your rates for having a late payment, being left-handed, etc.

Be generous to yourself, family members and friends this holiday season. Apply for a MY CREDIT UNION Rewards Visa today (membership qualifications apply), so you can keep more of your money! If you are carrying a balance on a variable rate card, we can help with that too!

Once approved, your new credit card can be issued instantly at any MY CREDIT UNION location and ready to use!

Call 612.798.7100 or visit mymncu.org to learn more!

Certificates

**15-MONTH CERTIFICATE SPECIAL
'NEW MONEY ONLY'**



Minimum Balance	Interest Rate	APY*
\$500	5.28%	5.40%

612.798.7100 • mymncu.org

Federally Insured by NCUA

* APY = Annual Percentage Yield. New Money Only. Membership qualifications apply. \$5 Membership Share Account Required. Penalty may be imposed for early withdrawal. Offer valid as of November 21, 2023 - subject to change at anytime. Upon maturity funds will be automatically rolled into 12 Month Certificate. Any fees incurred could reduce earnings.

Investments

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 Infinex 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	



Adventure Club

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 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 other fjordic 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 are not trolling you! Book now and save \$400 per person:

- Double Occupancy: \$5,199
- Single Occupancy: \$5,499 (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

Skip-A-Pay

Save Some Dough!



**Skip Your December Auto, Recreational Vehicle,
or Personal Loan Payment!**

TruLync Medicare Advisors



Is Proud to Introduce a New Benefit for Members 65 & older!



MEDICARE ADVISORS

- ARE YOU TURNING 65?
- ARE YOU 65+ AND RETIRING SOON?
- WANT TO REVIEW YOUR CURRENT PLAN?
- NEED A BROKER TO HELP YOU?



TO GET YOUR QUESTIONS ANSWERED CALL OR EMAIL DAVE BROWN TODAY!

**dbrown@mncun.org
(612) 345-2798 (TTY: 711)**

Monday - Friday: 9 a.m. - 5 p.m.

Or ask a staff member to help you connect with Dave!

This is Educational. There is no obligation to enroll. Enrollment in the plan depends on the plan's contract renewal with Medicare. Not affiliated with any government agency including Medicare.

Holiday Closings

- Christmas Eve: Sunday, December 24
- Christmas Day: Monday, December 25
- New Year's Eve: Sunday, December 31
- New Year's Day: Monday, January 1

Branch Locations

- Lyndale Branch**
9550 Lyndale Avenue South
- W. Bloomington OSR Branch**
4025 W. Old Shakopee Road
- Richfield Branch**
345 E. 77th Street
- Inver Grove Heights Branch**
9050 Buchanan Trail

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.



Board Nominations

MY CREDIT UNION 2024 Board of Directors Candidate Nominations Now Being Accepted

We are seeking candidates who can provide the organization with strategic guidance and commit the time and energy necessary to represent your fellow MY CREDIT UNION members.

Nominations are now being accepted to serve on the MY CREDIT UNION Board of Directors. Candidates must have been a MY CREDIT UNION member in good standing for at least 12 months before being eligible to serve. To learn more about running for MY Board of Directors, please contact the Nominating Committee at nominating@mymncu.org or call 612.798.7189.

Nominations are due by Tuesday, January 2, 2024.

