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## 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**

## Winter Address

Heading south or somewhere warm this winter? Be sure to contact us to let us know your winter address to ensure you receive your statement and other mail on time.



## Dakota County – Here We Come! Inver Grove Heights Branch Scheduled to Open in April 2022

MY CREDIT UNION is excited to announce that by early spring 2022, we will have our first Dakota County branch up and running in Inver Grove Heights.



The expansion of the MY CREDIT UNION branch network should come as great news to all members, especially those who live in that area.

“Growing and expanding MY CREDIT UNION during a global pandemic is a testament to the hard work and dedication of the staff and leadership team,” declared Board Chairperson, Jim Habeck. “I know a significant number of members now live in Dakota County and am pleased to better serve them.”



“We have a lot of members who live or work in Dakota County, so this is an opportunity that was too good to pass up!” stated CEO Greg Worthen. “Our long-range plan is to expand our branch network and provide more convenient access to our service centers to retain those members. This is a step in the right direction.”

As a reminder MY CREDIT UNION now serves anyone who lives, works, worships, attends school or volunteers in Hennepin, Dakota, Scott, Carver, Rice and Le Sueur Counties. We greatly appreciate any referrals our members provide for both new members and/or new employees. 2022 marks not only the 65th Anniversary of this credit union but could also be the year we surpass 25,000 members!

## Save the Date - 65th Annual Meeting

**Tuesday, 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.

# 52 Week Money Savings Challenge

Do you have a goal of saving more money? Get started with the 52-Week Savings Challenge! While we all recognize the importance of saving money, it can be hard to fit it in when your budget is already stretched thin.

There are no complicated rules to remember. Week 1, you save \$1.00. Week 2 you save \$2.00, and it continues through the year, adding one more dollar to each week's savings goal. By Week 52, you'll set aside \$52.00, which will bring the year's total savings to \$1,378!

Keep this chart in a place you look at every day so that you can track your savings progress.

Deposit the recommended amount each week and mark it in the "Done" column.

Set up your personalized Savings Account with a MY Credit Union Member Service Representative today and begin saving!

## SOME TIPS

- If doing the plan with dollars is too daunting, try it with quarters. By Week 52, you'll have \$344.50 saved! Dimes, nickels, and pennies will get you results, too!
- Looking to save even more money? Double the savings plan. At the end, you'll have saved \$2,756!
- You don't have to follow the plan in order. Want a more immediate result? Start from the end! Or, jump around the chart, crossing off the weeks as you go along. You may find it easier to save higher amounts of money at different points in the plan.
- Easily and conveniently transfer the money using online banking or our mobile banking app!

Happy New Year and Happy Saving!

## Get Motivated!

Here are 10 of the most common New Year's Resolutions:

- Exercise More
- Lose Weight
- Get Organized
- Learn a New Skill
- Save More Money
- More Family Time
- Travel More
- Read More
- Stop Smoking
- Less Time on Phone

Source: <https://w.r1360.com/top10/top-10-new-years-resolutions>

Click to enlarge 

52 WEEK Money Saving Challenge					
Deposit	Balance	Done	Deposit	Balance	Done
\$1.00	\$1.00	<input type="checkbox"/>	\$27.00	\$378.00	<input type="checkbox"/>
\$2.00	\$3.00	<input type="checkbox"/>	\$28.00	\$406.00	<input type="checkbox"/>
\$3.00	\$6.00	<input type="checkbox"/>	\$29.00	\$435.00	<input type="checkbox"/>
\$4.00	\$10.00	<input type="checkbox"/>	\$30.00	\$465.00	<input type="checkbox"/>
\$5.00	\$15.00	<input type="checkbox"/>	\$31.00	\$496.00	<input type="checkbox"/>
\$6.00	\$21.00	<input type="checkbox"/>	\$32.00	\$528.00	<input type="checkbox"/>
\$7.00	\$28.00	<input type="checkbox"/>	\$33.00	\$561.00	<input type="checkbox"/>
\$8.00	\$36.00	<input type="checkbox"/>	\$34.00	\$595.00	<input type="checkbox"/>
\$9.00	\$45.00	<input type="checkbox"/>	\$35.00	\$630.00	<input type="checkbox"/>
\$10.00	\$55.00	<input type="checkbox"/>	\$36.00	\$666.00	<input type="checkbox"/>
\$11.00	\$66.00	<input type="checkbox"/>	\$37.00	\$703.00	<input type="checkbox"/>
\$12.00	\$78.00	<input type="checkbox"/>	\$38.00	\$741.00	<input type="checkbox"/>
\$13.00	\$91.00	<input type="checkbox"/>	\$39.00	\$780.00	<input type="checkbox"/>
\$14.00	\$105.00	<input type="checkbox"/>	\$40.00	\$820.00	<input type="checkbox"/>
\$15.00	\$120.00	<input type="checkbox"/>	\$41.00	\$861.00	<input type="checkbox"/>
\$16.00	\$136.00	<input type="checkbox"/>	\$42.00	\$903.00	<input type="checkbox"/>
\$17.00	\$153.00	<input type="checkbox"/>	\$43.00	\$946.00	<input type="checkbox"/>
\$18.00	\$171.00	<input type="checkbox"/>	\$44.00	\$990.00	<input type="checkbox"/>
\$19.00	\$190.00	<input type="checkbox"/>	\$45.00	\$1035.00	<input type="checkbox"/>
\$20.00	\$210.00	<input type="checkbox"/>	\$46.00	\$1081.00	<input type="checkbox"/>
\$21.00	\$231.00	<input type="checkbox"/>	\$47.00	\$1128.00	<input type="checkbox"/>
\$22.00	\$253.00	<input type="checkbox"/>	\$48.00	\$1176.00	<input type="checkbox"/>
\$23.00	\$276.00	<input type="checkbox"/>	\$49.00	\$1225.00	<input type="checkbox"/>
\$24.00	\$300.00	<input type="checkbox"/>	\$50.00	\$1275.00	<input type="checkbox"/>
\$25.00	\$325.00	<input type="checkbox"/>	\$51.00	\$1326.00	<input type="checkbox"/>
\$26.00	\$351.00	<input type="checkbox"/>	\$52.00	\$1378.00	<input type="checkbox"/>

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



# Make 100% Fee Free Charitable Donations to Local Organizations

MY Credit Union members can download the NetGiver App and make easy fee free, tax deductible donations to great local organizations such as the MY Credit Union Community Foundation, Flags for Fort Snelling, VEAP and the Education Foundation of Bloomington.

The NetGiver app was created by credit unions, born out of the credit union philosophy, exclusively for credit union members. That means no bank or any other online donation app can stake the same claim – or carry the same benefits – as NetGiver.



Available for:



## Adventure Club Upcoming Activities

Stay active with our 55+ Adventure Club! 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. For questions or to RSVP for upcoming activities, email JulieAnn at [adventureclub@mymncu.org](mailto:adventureclub@mymncu.org).

### Upcoming Trips & Activities:

- January 10th, 2022: January Bingo
- January 13th, 2022: Avoiding Scammers Seminar
- January 20th, 2022: Trip to Paisley Park
- February 23rd, 2022: Adventure to Hocokati Ti
- May 5th, 2022: 4 Hour Defensive Driving Course

Space is limited! Visit our website for complete trip details!



## Planning for Your Future

Whether you are changing jobs, just starting out in your career, or an experienced professional, it is important to set a retirement plan in place so you are set up for future financial success.

Begin retirement planning with a MY Investment & Retirement Solutions Infinex investment representative and discuss Individual Retirement Account (IRA) options. Whether it's a tax-deferred or tax-free IRA\*, a representative can help you get started today.

Contact a My Retirement & Investment Solutions representative at 612.798.7144 or [lblevens@infinexgroup.com](mailto:lblevens@infinexgroup.com).



LISA BLEVENS, CRPC  
Financial Advisor • Infinex Investments, Inc.  
PHONE  
612.798.7144 office



## Letters to Santa Recap

Thank you to everyone who helped make our 3rd Annual Letters to Santa another huge success.

We received an overwhelming number of letters this Holiday Season. MY Credit Union would like thank all of the members that took the time to write in.

One of the best things we saw from this year was the number of members who wrote in requesting assistance and gifts for other families, teachers and people in need. It's wonderful to see that kind of support from our members and the MY CREDIT UNION community.

The best gift of all was being able to fulfill those requests and give back to the people and families that need it the most.

Thank you and Happy Holidays from all of us at MY CREDIT UNION.



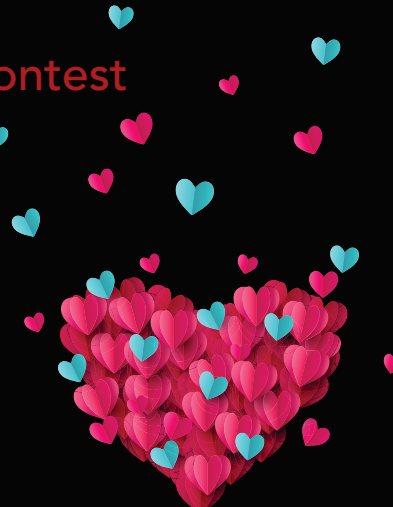
Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. MY Retirement & Investment Solutions is a trade name of MY Credit Union. Infinex and MY Credit Union are not affiliated. Products and services made available through Infinex are not insured 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.

# 2nd Annual Be MY Valentine Contest

Thanks to our friends at the Hilton Garden Inn by the Mall of America – One lucky MY CREDIT UNION member will receive a Romantic Overnight Stay Package! It could be for Valentine's Day Weekend or can be used any time in 2022. It can also be used in conjunction with airport travel, which then includes 14 days of parking and free shuttle service to and from the airport.

To enter send an email to [BeMyValentine@mymncu.org](mailto:BeMyValentine@mymncu.org) telling how you and yours would benefit from a night out in 2022!

No purchase necessary. Must be a MY CREDIT UNION member to enter. Must be 18 or older to enter. Not redeemable for cash. One entry per member. Void where prohibited by law. Transportation from home to hotel, hotel back to home, not included. If flying out of town as part of this package, airfare is not included. Winner agrees for name and likeness to be used for future MY CREDIT UNION promotional purposes. MY CREDIT UNION employees, families, Board of Directors and Supervisory Committee members not eligible for contest.



## Calendar

### Branches Closed

- **New Year's Day**  
Saturday, January 1
- **Martin Luther King Day**  
Monday, January 17
- **President's Day**  
Monday, February 21



## Download our Mobile App!



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.



Federally Insured by NCUA

### Follow Us



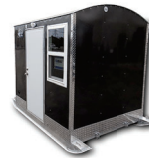
## Auto, Ice House & Rec Vehicle Loans

Whether your looking for a new Vehicle, Ice House, Trailer, RV, Snowmobile or ATV, we have low-cost financing to make it happen.

Ice House and Rec Vehicle Loan rates as low as **2.99% APR\***

Auto Loan rates as low as **1.99% APR\***

**Apply Today!**



\*Loans subject to approval; Rates subject to change. APR = Annual Percentage Rate. Visit [mymncu.org](http://mymncu.org) for the latest rate information.

## 2022 MY Scholarship Opportunities



My Credit Union's Community Foundation will award up to 5 - \$1,500 scholarships to qualified individuals pursuing post-secondary degrees.

### 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](http://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](http://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

**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](http://mymncu.org)