

my connection

APRIL 2023



Members Save Nearly \$400,000

By Utilizing Recent Visa® Balance Transfer Promotion

Congratulations to the nearly 200 members who took the first step to getting out of credit card debt and getting their non-MY CREDIT UNION credit card debt under control by transferring those 15-20% or higher Annual Percentage Rate (APR) credit card balances to their MY CREDIT UNION Rewards Visa offering 5.9% APR for the life of that balance! It can truly be life-changing!

With interest rates in general continuing to be on the rise, along with inflation, MY CREDIT UNION keeps hearing from a lot of members that it is getting harder and harder to make ends meet. While we wouldn't encourage members to carry credit card debt, we feel a lot better knowing that members are taking charge of their lives by leveraging the lower rate MY CREDIT UNION Rewards Visa Credit Cards vs. the glittery offers they receive in the mail.

We heard from a very happy member not too long ago who took advantage of the 5.9% APR balance transfer a few years ago to pay down debt, improve his credit score, save money and was finally able to put a down payment on his first house! That is music to our ears! Keep saving money with MY CREDIT UNION - it will open doors for you!



AUTO LOANS
Apply Today!



**RECREATIONAL
VEHICLE LOANS**
Apply Today!

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

Don't Be an April Fool!

Believe it or not, spring has finally arrived! Although it can be hard to tell with all the snow still on the ground. Your mind is racing in several different directions, you're eager to get outside, maybe do some spring cleaning, plan a trip somewhere warm and get your taxes done.

Sitting at your favorite coffee shop, you decide to use their free public Wi-Fi, even though it is not secure, because you are so anxious to cross items off your "to-do" list. What if the public Wi-Fi you selected did not belong to the coffee shop at all? What if that allowed others to see your browsing history? Yikes!

This is also the season for Tax Scams. We encourage members to be cautious of any communication they believe to be from the IRS and tax preparers. Since the IRS knows you primarily by your SSN and banking information, scammers are hard at work trying to trick people into handing that information over to them instead!



Ominous threats from the IRS might be a scammer simply trying to scare you into giving up your SSN to "prove" your identity. Be careful everyone!

IVR Phone Banking System

MY CREDIT UNION has known for years that the IVR "Bank by Phone" system would eventually be going away. That's why we stopped promoting it, but allowed members who utilized this service to continue using it. Well, the day has finally come. Due to the age, lack of support available to maintain the platform and security risks, it will be sunsetted on July 18, 2023. (This is not the Mobile Banking App.)

Options for balance inquiries and other basic banking functions include:

- Calling the Contact Center during normal business hours - **612.798.7100**.

- Using the Mobile Banking App if you have a smartphone.
- Online banking - **mymncu.org**.
- Visiting your nearest branch location for both lobby and drive-thru service.

MY CREDIT UNION's goal is to always provide exceptional member service, including the member-facing platforms we utilize like phone banking. Unfortunately, the pace of technological innovations in our industry (whether we like it or not) is rapidly making more and more "legacy" systems obsolete.



"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
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Supervisory Committee

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

*Associate Board Member

NEW! FOR MEMBERS 12 & UNDER!



MY HONEY BEE Kids Club

ENJOY:

- FUN ACTIVITIES
- SEMINARS
- BEE-DAY CARDS
- SPECIAL EVENTS
- & MORE!



FIND OUT WHAT ALL THE BUZZ IS ABOUT AT MY CREDIT UNION!

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



Bloomington Optimist Club Egg Hunt

Saturday, April 8 at 11:00 a.m • Normandale Lake


9,000 Eggs • Band starts at 10:00 a.m.

[More information](#)

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.



OurLife Senior Expo

When: Thursday, April 27 • 10 a.m. to 1:30 p.m.
Where: Courtyard by Marriott - Edina
4460 West 78th St. Circle, Bloomington, MN 55435

The annual OurLife expo is a valuable resource for local residents age 55 and above, and/or the children of aging parents, to learn more about the businesses and services that are available to you and your loved ones. The event includes several short seminars on a variety of topics, free screenings, over 50 business information booths and opportunities to win some great prizes.



Stop by the MY CREDIT UNION Adventure Club booth!

Travel with 55+ Adventure Club to
Door County, Wisconsin
May 30th - June 2nd, 2023
Complete trip details can be found at mymncu.org
or email adventureclub@mymncu.org



Congratulations, Kennedy Show Choir, on making it to Nationals!



MY CREDIT UNION was honored to earn nine Diamond Awards on March 28 as voted on by credit union peers from around the country for supporting Minnesota veterans by starting the "Fall Classic" Charity Cornhole Tournament. The 2023 event will be Tuesday, September 19!

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.

