

my connection

SEPTEMBER 2024



Coming in 2025 to Rosemount!

MY CREDIT UNION is excited to announce our fifth branch location on Dakota County 42 just east of Hwy 3 in Rosemount! We hope to break ground this fall, and our most ambitious goal would have us opening by the end of 2025. In addition to full-lobby and drive-thru service, Rosemount will feature a spacious community room to possibly host our Annual Meeting or for organizations to use for meetings and events.



Why Rosemount? Our research indicates Rosemount is an underserved community, with only three community banks and NO credit unions.

Why Now? As MY CREDIT UNION can scale up and open more locations, it lowers our cost of providing service to YOU, our members. Our goal would be to pass those savings on to you in the form of lower loan rates and higher deposit rates!

Why Wait? If you have friends, family or co-workers that live in or are moving to the Rosemount area, please send them our way. We would love to hit the ground running there with as many members as possible before we physically open our doors in 2025.



3rd Annual "Fall Classic" Charity Cornhole Invitational Benefiting MN Veterans

*Corporate Invitational Format Pits MN Businesses in
Friendly Competition*

**First toss is at noon on Tuesday, September 17
Medina Entertainment Center**

If you own a business or work for a veteran-friendly business that would like to sponsor a team, please email toddb@mymncu.org to learn more. 128 teams participated in 2023, and we hope for more this year. **100% of the net proceeds from the event are donated to local veteran organizations - over \$60,000 was raised in 2023!**

Tax-deductible donations to the "Fall Classic" are accepted at any branch location, via mail or via the fee-free NetGiver App.

Unfortunately, the event is for pre-registered teams only. No walk-ups, spectators or ringers. This is just a fun, friendly competition - not a tryout for ESPN.

Congrats to Winning Team of IWSWS

Congratulations to Brian Liepa, MY CREDIT UNION's Records Retention Specialist, and the rest of the Minnesota Rolling Twins wheelchair softball team for a great accomplishment. On August 18 in Omaha, NE, they won the 2024 International Wheelchair Softball World Series (IWSWS)! Over the course of three days, 18 teams competed, and the Rolling Twins ended with a record of five wins and one loss to bring home the championship trophy. Brian has been playing for 13 years, and the smile on his face was priceless!



It's back! **ENTERPRISE FALL CAR SALE** October 21-26 featuring a **GREAT RATE BUYDOWN** for members! Get pre-approved today!

Mortgage Solutions - One of Our Best-Kept Secrets

Buying a home may seem daunting, but let our mortgage professionals help guide you through the process and set you on a course for the home of your dreams! MY CREDIT UNION's mortgage department offers conventional fixed-rate loans for purchase/refinance, cash-out, debt consolidation, and a First-Time Buyer loan option to realize the dream of owning a home!

We offer:

- Competitive rates
- Low origination fee
- Low title fees (save at least \$500 on average)
- Clear underwriting
- Excellent member service – 99.9% of our closings are on time



Back-To-School Scams May Be on the Rise

Scammers may prey on the busy lives of students and parents that are getting ready for a new school year, taking advantage of the expected letters, emails and text messages from schools.

Be on the lookout for these scams:

Messaging: Schools and teachers often communicate via third-party apps that will send messages from a consistent phone number or email address. If you ever feel like the message is odd or inconsistent, reach out to the school or individual through a trusted contact number.

Textbook Shopping and School Supply Discounts: Schools will often provide information on where to purchase school supplies and textbooks. Visit those websites directly and make sure any links you click are provided by trusted sources from the school. Never trust offers that are "too good to be true."

Prospective College Students and Scholarships: Be aware of where you are looking for scholarships, or you may come across a fake scholarship and send personal information. Scholarship information is typically provided by schools, or you may find trusted third parties that offer scholarships, such as MY CREDIT UNION.

Post-Secondary Scams: Always be cautious when communicating with prospective employers or roommates. Verify who they are by visiting secure websites for the employer or confirming that the roommate is enrolled with the school.

The key to preventing fraud is to always be cautious, ask questions, verify the individual or company you are working with and never rush through the vetting process or make a hasty decision.

The information contained in this article is meant for general informational purposes only. You should not rely solely on one piece of information to protect yourself from identity theft and/or fraud, and in no way does MY CU guarantee that identity theft and/or fraud will never occur if you follow these recommendations. Under no circumstances shall MY CU be liable for any loss or damage arising directly or indirectly from the use of the information provided within this article.

FREE Medicare Benefits Review for Both Seniors and Veterans

Wednesday, October 2 | 9 a.m. - 11 a.m.
Medina Entertainment Center

Navigating the complexities and ever-changing landscape of Medicare benefits can be daunting for both seniors and veterans. Who better to help inspire seniors and veterans to fight for what they are entitled to than Minnesota's own Lt. General John Wissler, retired USMC?

With the 2024 enrollment period right around the corner, Lt. General Wissler has joined forces with MY CREDIT UNION and TruLync Medicare Advisors to host a FREE seminar and Medicare Benefits Review. MY CREDIT UNION wants to protect seniors and veterans from overpaying for their Medicare benefits and make sure they have the coverage they need in the plan they select. No sales jargon - just real answers to your questions.

This educational seminar is open to all seniors and veterans, limited only by the seating capacity at Medina Entertainment Center, so tell your friends. Representatives will be on hand to answer any questions you may have and schedule any follow-up conversations that may be needed to answer your questions. Light snacks will be provided.

To reserve your place, please email marketing@mymncu.org or call 612.798.7172.

Sponsored by:



This is an educational event. No plans will be reviewed, and no sales will be conducted. A licensed insurance agent will be present to answer questions. We are not connected with, nor endorsed by, the U.S. Government or Federal Medicare Program. For accommodations of persons with special needs at meetings, call (612)-345-2798. TTY 711

Member Referral Program

Thank you to all the members that have been referring their family and friends to MY CREDIT UNION! This program kicked off in July, and the response has been incredible. This program will end on October 15, 2024, and we want to keep the momentum going. As a reminder, for each person you refer who joins, you both will receive \$25 into your respective MY CREDIT UNION savings accounts.*

The process is easy:

1. Grab Refer-a-Friend slips at one of our convenient branch locations.
2. Fill out the top two lines.
3. Give the slips to the people you really want to impress. Then all they need to do is fill in the bottom two lines, come to a branch and become members.

Spread the word and get rewarded. It's simple!

*New member MUST maintain their membership for 60 days after account opening before receiving their \$25. Please present the Refer-a-Friend slip when opening your membership. Visit branch locations for additional information.

Refer - a - Friend

Refer an eligible friend or family member & you'll both receive an exclusive reward!

Current Members:
Earn \$25 for each person you refer who opens a membership.

New Members*:
Receive \$25 when you become a member.

*New member MUST maintain their membership for 60 days of account opening before receiving their \$25. Please present this coupon when opening your membership. Visit branch locations for additional information.

Ready to Refer?
Share this coupon with a friend and fill out the following:

Current Member:
Member Number: _____
Name: _____

New Member:
Name: _____
Email Address: _____

Federally Insured by NCUA



Located in East Bloomington • West Bloomington • Richfield • Inver Grove Heights

12-MONTH CERTIFICATE SPECIAL

Interest Rate	APY*
4.50%	4.59%

36-MONTH CERTIFICATE SPECIAL

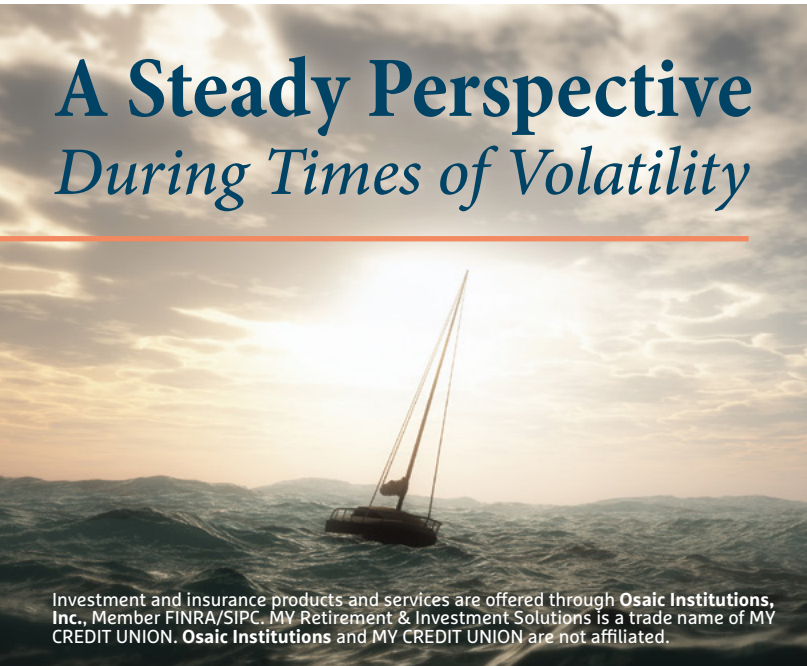
Interest Rate	APY*
3.88%	3.95%



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* APY = Annual Percentage Yield. Membership qualifications apply. \$5 Membership Share Account Required. Penalty may be imposed for early withdrawal. Offer valid as of September 1, 2024 - subject to change at any time. Any fees incurred could reduce earnings. Minimum balance \$500.

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 Lisa Blevens, Osaic Institutions Financial Advisor, you can rest assured that whether you want to plan for retirement, protect your family and assets, or build wealth, your goals are her goals.

Lisa Blevens is here to create a plan that will help you with the ups and downs of the market. She offers the support you need and is happy to review your situation at any of the MY CREDIT UNION branches. **Call Lisa Blevens at 612-798-7177 for a complimentary investment review.**



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

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.

Upcoming Community Events

Look for us in the parade & business expo!

Inver Grove Heights Days



September 3rd - 8th

Parade begins at 11am on Saturday Sept. 7th

80th St follows Cahill Ave heading North to Buckley Way

Business Expo - 11am-3pm on Sunday Sept. 8th



Click here to learn more!



Come visit us at

Our Life Senior Expos



September 12th, 2024
10am - 1:30pm

Apple Valley Senior Center
(14601 Hayes Road
Apple Valley, MN 55124)

Click here to learn more!

October 2nd, 2024
11am

Greenhaven Golf Course
(2800 Greenhaven Road,
Anoka, MN 55303)

Click here to learn more!

Proud Sponsor Of

Richfield Penn Fest



Live music, food, games, dancing, pet zone, BMX demos and so much more!

September 15th, 2024

1pm - 5 pm

Penn Avenue from 62nd St to 76th St

Click here to see all the fun activities!



HoneyBee Member Exclusive Event

Parking Lot Pumpkin Patch



Join us in our back parking lot for pumpkin painting, face painting, book reading and llamas!

October 19th, 2024

9am - 12pm

9550 Lyndale Ave S
Bloomington, MN 55420

With special guests Hannah, Dill and Pickle!!

Click here to see more of Dill & Pickle!



Hosted by NorthStar Tavern

Northtober Fest



Raising money for the #LIVIN Foundation - focused on promoting mental health awareness

September 28th, 2024

2pm - 10pm

5101 W 98th St,
Bloomington, MN 55437

More details coming soon!



Blood Drive

Every two seconds, someone needs blood, but less than 3% of the U.S. population donates blood - making our hospital blood supply unstable and at risk of running out. Join us at MY CREDIT UNION to help maintain safe blood levels for our hospitals.

9 a.m. - 2 p.m.

Tuesday, September 24

MY CREDIT UNION
Lyndale Branch

9550 Lyndale Avenue South

Please note that this sign-up is only for interest in donating blood. A Memorial Blood Center staff member will reach out later with specific time slots and a confirmation notice.

Click Here to Pre-register!

Hosted by:



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

Closure

We will be closed on **October 14** for Indigenous Peoples' Day. You'll still be able to access your accounts 24/7 through online banking, our mobile app and our extensive ATM network.

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.

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