

# my connection

MARCH 2022

## Drive Off with a Great Loan from MY Credit Union

Whether you're looking to buy a new or used vehicle or simply want to refinance your current auto loan, MY Credit Union can provide you with a variety of solutions.

When it comes to auto loans, we want our members to get the best deal possible. We provide low rates, a variety of financing options, quick turnaround, and great, personalized member service. With an Auto Loan from MY Credit Union, you can upgrade your car and save!

## Refinance your Vehicle

Love your vehicle but not your payment? Our Auto Loan rates start as low as 1.99% APR\* - so if you've got a higher rate elsewhere, let us look at your financing to see if we can lower your rate and your payment, saving you money on your loan!

## We Finance Cars, Trucks, Motorcycles and More

Did you know at MY Credit Union you can finance more than just your vehicle? We have financing options available for:

- New and Used Vehicles
- ATV's
- Motorcycles
- Snowmobiles
- Trailers
- Jet Ski's
- RV's
- Ice Houses
- And More!



Contact us today to get started, or scan the QR Code to apply!

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

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



*Apply Today*

### Holiday Closings

- Memorial Day  
Monday, May 30

### Upcoming Events

- Shred Day  
Saturday, April 23
- Annual Meeting  
Monday, April 25



### MISSION

MY CREDIT UNION provides financial solutions that **educate, empower, and engage** our members and communities.



## GAP Insurance - Why is it Important

If your new or used automobile is stolen or involved in a major accident, most insurance policies only cover the current value of your vehicle. Because the value of automobiles declines rapidly during the first few years of ownership (in fact, most cars depreciate by thousands of dollars as soon as they are purchased), your loan or lease balance could be substantially higher than the value of your vehicle. In fact, this "gap" between your automobile's value and the amount you still owe can be thousands of dollars.

Protect your new or used vehicle investment with Guaranteed Asset Protection (GAP). GAP protects you from substantial loss by picking up the difference between what the insurance company settles for and the amount that you still owe on the loan.

Contact one of our Member Service Representatives to learn more about how to add GAP to your vehicle today.

## Upcoming Seminars

### March

**MY 55+ Adventure Club 'Unpacked'**  
Saturday, March 12 : 10:00 am - 11:00 am  
Location: Richfield Branch Community Room  
Presented by MY Credit Union

**Legal Definition of Capacity**  
Monday, March 21 : 6:00 pm - 7:00 pm  
Location: Lyndale Branch Community Room  
Presented by Sara Sicheneder with Maser, Amundson & Boggio, P.A.

**Understanding Your Credit Score**  
Thursday, March 24 : 6:00 pm - 7:00 pm  
Location: Lyndale Branch Community Room  
Presented by MY Credit Union

For more information & to register for any of our upcoming seminars, please visit [mymncu.org/about/community](http://mymncu.org/about/community).

## MYCU Cards App Gets an Upgrade

MY Credit Union members can now do more with the MYCU Cards App!

In addition to Card Controls and Transaction Alerts available in the MYCU Cards App, members are now able to immediately add their MY Credit Union Credit and Debit Cards to their mobile wallet directly from the app!

Simply access your MYCU Cards App on your mobile phone and tap the "Add to Wallet" button - once added, your card is ready for digital payments!

Start using your new Credit Card via the mobile wallet to pay for things quickly and securely while you wait for your physical card to arrive.

To learn more about the MYCU Cards App, visit [mymncu.org](http://mymncu.org).

### MYCU CARDS APP



#### MYCU Cards App Allows You To:

- View current balance, available credit, and last payment
- Make payments
- View recent transactions (90 days)
- Receive text alerts
- Report card lost or stolen
- Lock & Unlock your card
- Dispute transactions
- View CU Rewards balance
- Travel notices (to prevent card from being declined when traveling)
- Customize your account
- Digitally Issue a new Credit Card

#### Available For:







# engage

## Be a 2022 MY Credit Union Scholarship Recipient

My Credit Union's Community Foundation is awarding up to 5 - \$1,500 scholarships for deserving MY CREDIT UNION high school seniors.

### 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.

## Branch Hours & Locations

Lyndale Branch  
9550 Lyndale Avenue South

<b>Lobby Hours:</b>	<b>Drive Thru Hours:</b>
<b>M-F 9am-6pm</b>	<b>M-F 8am-6pm</b>
<b>Sat 9am-12:30pm</b>	<b>Sat 9am-12:30pm</b>

W. Bloomington OSR Branch  
4025 W. Old Shakopee Road

<b>Lobby Hours:</b>	<b>Drive Thru Hours:</b>
<b>M-F 9am-6pm</b>	<b>M-F 8am-6pm</b>
<b>Sat 9am-12:30pm</b>	<b>Sat 9am-12:30pm</b>

Richfield Branch  
345 E. 77th Street

<b>Lobby Hours:</b>	<b>Drive Thru Hours:</b>
<b>M-F 9am-6pm</b>	<b>M-F 8am-6pm</b>
<b>Sat 9am-12:30pm</b>	<b>Sat 9am-12:30pm</b>

Inver Grove Heights Branch  
9050 Buchanan Trail

Coming Spring 2022!

<b>Lobby Hours:</b>	<b>Drive Thru Hours:</b>
<b>M-F 9am-6pm</b>	<b>M-F 9am-6pm</b>
<b>Sat 9am-12:30pm</b>	<b>Sat 9am-12:30pm</b>

<b>Call Center Hours:</b>	<b>ATM Hours:</b>
<b>M-F 8am-6pm</b>	<b>24 Hours Everyday</b>
<b>Sat 9am-12:30pm</b>	

612.798.7100 • [mymncu.org](http://mymncu.org)

Toll free: 800.967.7228

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



Educate · Empower · Engage

## Shred Day In April

Our Shred Day has been tentatively scheduled for Saturday, April 23, 2022. We will hold the Document Shred Day at our Lyndale Branch in the parking lot.

Donations of non-perishable food items or cash for VEAP are suggested.

The Shred Truck will be available between the hours of 9:00 AM - 1:00 PM or until the truck is full.

For more information please visit [mymncu.org](http://mymncu.org).



## Annual Meeting

Save the Date - 65th Annual Meeting

Monday, 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.

## Be MY Valentine Contest Winners

Thank you to everyone who entered the 2nd Annual Be MY Valentine Contest! We received an overwhelming response of very sweet and selfless entries, which made it difficult choosing just two winners.

Congratulations to Denise and William B, and Jean and Wendell G. Both couples will receive an overnight stay at the Hilton Garden Inn.

We hope everyone enjoyed participating as much as we enjoyed reading them!

We look forward to the 3rd Annual Be MY Valentine Contest in 2023.



➤➤➤ To keep up with the latest MY Credit Union news and updates, visit [mymncu.org](http://mymncu.org).