

my connection

JANUARY 2025



Coming in February: 7.9% APR* "Forever Rate" Visa Balance Transfer!

Are you scared to open your January high-interest credit card statements because you were too generous this holiday season? Ease your stress with this balance transfer offer from MY CREDIT UNION!

In February, members will be able to transfer high-interest credit card balances to a MY CREDIT UNION Rewards Visa® Credit Card with NO transfer fees. Plus, your transferred balance remains at 7.9% APR* until the entire balance is paid off!

Balance Transfer Savings Example:

	High Interest Card	MY CREDIT UNION
Card Balance	\$10,000	\$10,000
Interest Rate	29.99% APR*	7.9% APR* Balance Transfer
Monthly Payment	\$500	\$500
Months to Pay Off	29	22
Total Interest Paid	\$4,033	\$758
Total Savings		\$3,275



If you are like most people, every penny counts these days, and MY CREDIT UNION is proud to help make that possible! There are other benefits in paying down debt as well, like rebuilding your credit score.

Don't forget to tell your family and friends - MY CREDIT UNION is now open to all MN residents!

*APR = Annual Percentage Rate. Offer subject to membership eligibility and creditworthiness. Terms and conditions apply. \$500 minimum balance transfer required. No other MY CREDIT UNION loan can be paid off with balance transfer promotion. Offer ends 3/31/25 but may end at any time. Balance transfers performed during the promotional period 2/1/25 - 3/31/25 will remain at 7.9%APR for the life of the transferred balance. New MY CREDIT UNION members/cardholders receive 1.99% introductory APR on all purchases for the first 6 months the card is open. After the introductory period, the following standard rates apply. Purchases 9.9%APR (Platinum Card) 10.99%APR (Signature Card) 12.99%APR (Classic Card). Application of payments: generally minimum payments are applied to lower APR balances before balances with higher APR balances. Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower APRs.

Call 612.798.7100 or stop by any MY CREDIT UNION branch to learn more.

Annual "Chain of Hearts" Fundraiser January 2 - February 28, 2025



MY CREDIT UNION is proud to join the statewide credit union effort to support the wonderful services and programs offered by Gillette Children's Hospital. One link does not make a chain, but many links joined together make a very strong and unbreakable chain. We ask MY CREDIT UNION members to help us build the strongest possible chain we can during the Annual "Chain of Hearts" Fundraising event!

To support Gillette Children's hospital, MY CREDIT UNION will have paper links and hearts available for purchase that will be connected and hung in the branch lobbies to illustrate the "People Helping People" philosophy of credit unions. 100% of the proceeds will benefit Gillette Children's Hospitals. Call us at 612.798.7100 or visit a MY CREDIT UNION branch to help strengthen the "Chain of Hearts!"

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



NMLS #653465

NEW BRANCH HOURS!

MY CREDIT UNION introduced its mobile banking app shortly before the COVID-19 pandemic and even though we were one of the only financial institutions to remain open during the pandemic, we quickly saw our members' banking behavior change. Overall transaction volume is still increasing dramatically as we continue to grow, but it has shifted to online banking, our mobile app and other remote service channels.

Therefore, we have been monitoring foot traffic at all branch locations and as a result, some adjustments to branch lobby hours will be **going into effect March 1, 2025**.



Weekday Branch Lobby Hours:

9 a.m. - 5 p.m. M, T, Th, F (appointments still available until 6 p.m.)

10 a.m. - 5 p.m. Wednesdays (appointments available until 6 p.m.)

Saturday Branch Lobby Hours:

9 a.m. - 12:30 p.m. (Richfield, Lyndale and Inver Grove Heights)

Closed (Old Shakopee Road)

- Impacted members are asked to either visit the Lyndale Office, call the Digital Branch Staff, or use online or mobile banking.

Weekday Branch Drive-Thru Hours:

8 a.m. - 6 p.m. M, T, Th, F (Richfield, Lyndale and Old Shakopee Road)

9 a.m. - 6 p.m. M, T, Th, F (Inver Grove Heights)

10 a.m. - 6 p.m. Wednesdays (all branch locations)

Saturday Branch Drive-Thru Hours:

9 a.m. - 12:30 p.m. (Richfield, Lyndale and Inver Grove Heights)

Closed (Old Shakopee Road)

Digital Branch/Call Center:

8 a.m. - 6 p.m. M, T, Th, F

10 a.m. - 6 p.m. Wednesdays

9 a.m. - 12:30 p.m. Saturdays

We still love seeing and serving everyone who visits the branch lobbies, we just hope to see you an hour earlier on weekdays or by making an appointment! We apologize for any inconvenience these changes may cause but stand ready to work with impacted members to still provide them with exceptional service. Thank you for being a member and understanding!



Letters to Santa Recap!

When Santa reached out to MY CREDIT UNION during the pandemic to see if we would be his little community helper in this area and deliver gifts of joy and fun during the holiday season, we were honored to say "Yes!"

And as is our tradition, we do not publish any information about those selected, other than to say the smiles on their faces and the joy in their hearts is priceless and MY CREDIT UNION members should be proud to support these special moments this holiday season! Thank you to everyone who helped pay it forward to other families.



Scholarship Applications

Hard to believe scholarship season is right around the corner! The feedback we have been getting is that scholarship dollars don't stretch as far as they used to, so beginning in 2025, MY CREDIT UNION will now offer up to four \$2,500 scholarships to eligible candidates.

The scholarships will be awarded to four 2025 high school seniors who were MY CREDIT UNION members prior to January 1, 2025, who are pursuing either a four-year college degree or will be attending trade school.

To learn more please visit: mymncu.org/2025scholarships





As the calendar turns to 2025,
MY CREDIT UNION is buzzing like a beehive!

Out of the gate, we hope to have a fast start;
as we support Gillette's Children's Annual "Chain of Hearts!"

Then for those of you who like to save money,
the upcoming Visa® balance transfer will be as sweet as honey!

If you need to purchase or remodel a house,
please keep MY Mortgage Team scurrying like a mouse!

If old man winter put you in need of new wheels,
we partner with Enterprise Car Sales, which offers good deals!

As we head toward Fishing Opener and honor moms in early May,
we are also proud to support Flags for Fort Snelling on Memorial Day!

Our good old dads and grads take center stage in June,
be sure to let us know if you need a boat or RV loan anytime soon!

As the thermometer on the wall heats up in July and August,
we will be switching our current core banking system, which is definitely a must!

About the time we say goodbye to the Minnesota State Fair,
seniors should start scheduling time with TruLync regarding Medicare!

In September, we host the 4th Annual "Fall Classic" to support Minnesota veterans;
it is open to all Minnesota businesses, if it fits in their plans!

The HoneyBee Kids Club will host the 2nd Annual Pumpkin Patch;
our llama friends, Dill and Pickle, this past year were quite the catch!

Exciting fall news we want members to recount,
MY CREDIT UNION's 5th branch location should be open in Rosemount!

As we head toward November, the Adventure Club takes the stage,
with its 5th Annual Thanksgiving Luncheon for members who have reached the 55+ age!

As the end of the year approaches, we want to applaud,
everything MY members are doing to avoid being victims of fraud!

We can plan even more great things for 2026,
you never know what will be in the mix!

*Happy
New Year*



Upcoming Community Events

Join us For
**MYCU Night at MN
Blizzard**



February 1st and 8th, 2025

7:00 PM

Warner Coliseum
(1784 Judson Ave, Falcon
Heights, MN 55108)

Use code:
BlizzardMYMNCU25
to receive **25% off**
your tickets
Purchase tickets here!



Join us For
Taste of Spring



FREE EVENT! - Honey
tasting included

February 8th, 2025

9:00 AM - 12:00 PM

Richfield Branch
(345 E 77th St, Richfield,
MN 55423)

Interested in
attending?
RSVP here!



Save the Date
68th Annual Meeting



April 28th 2025

Social hour starts at
5:00 PM

Location TBD - Stay tuned!

RSVP Here!



Save the Date
Shred Day



Get rid of old tax documents
- just after tax day!

April 19th, 2025

9:00 AM - 12:00 PM

Lyndale Branch
(9550 Lyndale Ave S,
Bloomington, MN 55042)

Mark your calendars!



Check out
**Adventure Club
Trips**



**Alaska Discovery Land
& Cruise**

July 23rd - August 3rd

**Spain's Costa del Sol &
Madrid Discovery**

November 3rd - 11th

Learn more about
upcoming trips



Are you retiring or changing jobs?

Do you have a 401(k)?



Figuring out what to do is easier than you might think!

There are many benefits to rolling over the retirement savings you've accumulated into a new plan. We also want to make you aware of various other investment alternatives, among which might include remaining in your current plan, transferring into a new employer's plan, or possibly cashing out. Each option has advantages and disadvantages, which should be discussed thoroughly before making a decision. With so many choices regarding something as important as your retirement savings, it would be prudent to discuss the various options with a knowledgeable resource. We're here to help!



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. Products and services made available through Osaic Institutions 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.

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

Martin Luther King Jr. Day: January 20, 2025

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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