

my connection

DECEMBER 2022

Support Local Nonprofits During MY CREDIT UNION's Season of Giving!

MY CREDIT UNION will match up to \$10,000 in total donations made by MY members via NETGIVER during "MY Season of Giving Twice" from Giving Tuesday until the end of the year!

Donation must be transacted via the NETGIVER fee-free donation platform (either on the app or some organizations have a donate widget on the home page of their website) MY CREDIT UNION will match up to \$100 donated per organization per member.

For example: a member may donate \$100 to five different organizations to earn a \$500 total match from MY CREDIT UNION (\$100 match per organization). However, one \$500 donation to one organization would only qualify for a \$100 matching gift from MY CREDIT UNION.

Once the \$10,000 plateau has been reached, the matching portion of the "MY Season of Giving Twice" will end – but those organizations would still appreciate receiving 100% fee-free donation support from MY CREDIT UNION members via NETGIVER!

The matching campaign is open to any organization registered on NETGIVER, such as the Education Foundation of Bloomington, the Spartan Foundation, Pinky Swear Foundation, Neighbors Inc, and VEAP.

You can access NETGIVER in the App Store or Google Play OR simply click on the NETGIVER widget on the home page of www.mymncu.org to facilitate your donation this holiday season!

my SEASON OF GIVING



Holiday Closings

- Christmas Eve
Saturday, Dec. 24
- Christmas Day
Monday, Dec. 26
(Observed)

DO YOU KNOW?



MY CREDIT UNION Members can locate ATMs by text message!

Send a text message to 91989. Enter your zip code or city and "send." Within 30 seconds, you'll receive a list of free CO-OP Network ATMs near you. Reply "more" to see additional locations.



MISSION

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



What's the Purpose of a Credit Union's Board?

A credit union board serves a critical purpose. It's not only tasked with the role of governance and oversight of the credit union, but also to represent the will of the credit union's members and to promote their interests.

The Board of Directors provides input as to the strategic direction of the credit union. This rarely requires direct involvement in the day-to-day operations since that job falls to the credit union managers or CEO the board hires. The credit union staff implements the policies that their board approves.

A Director's Responsibilities

Generally speaking, the board's job is to make sure the credit union is operated in a sound and prudent manner and that all decisions are guided by the best interests of the members.

Primary Responsibilities

- Attend Board Meetings
- Provide input as to the credit union's course
- Make sure the credit union maintains its sound financial condition
- Keep communication open to educate members on services
- Review the CEO's progress in achieving goals and objectives
- Report to the members at the annual meeting

Serve on the Board of Directors at MY CREDIT UNION!

We are seeking candidates that can provide the organization with strategic guidance and commit the time and energy necessary to ensure strategies are executed.

Nominations are now being accepted to serve on the MY CREDIT UNION Board of Directors. To learn more about running for MY Board of Directors, please contact the Nominating Committee at nominatingcommittee@mymncu.org, or call 612.798.7189.



Nominations are due by December 30th, 2022.

Upcoming Seminars

Free December Seminar

Fraud Awareness

Learn ways to prevent fraud on your accounts and a wide variety of resources members should be aware of.

Thursday, December 15, 2022

5:00 p.m. - 6:00 p.m.

Lyndale Branch: Community Room

Hosted by MY CREDIT UNION

For more information & to register for any of our upcoming seminars, please visit mymncu.org/about/community.

President | Greg Worthen

Board of Directors

Jim Habeck (Chair)
Lynne Scherer (Vice-Chair)
Teresa Kruse (Secretary)
Jim McDonald (Treasurer)
Dylan Klopp
John Suarez
Doug Forsman
LuAnn Werner
Scott Hoffhines
Steve Schneeberger*

*Associate Board Member

Supervisory Committee

Joe Meuwissen (Chair)
David Kriesel-Koll
John Suarez



Learn and have fun with the Honeybee Kids Club!

MY CREDIT UNION's "Honeybee Club" is for our youngest credit union members 12 years of age or under!

The Honeybee Club will feature a mix of basic financial education, environmental education, and fun activities throughout the year for club members.

Activities/Seminars Planned Include:

- Learn How to Live a Honeybee Friendly Lifestyle
- How is Honey Made Seminars
- How Honeybees Impact Minnesota Seminar
- Planting Pollinator Friendly Plants
- "The Buzz" Newsletter
- Getting a "Bee-day Card" during the month of their birthday
- And much more!



The 1st 50 kids at each branch location to open their credit union membership and join the Honeybee Club will receive a FREE "Swag Bag"!

Limited time offer. While Supplies Last. Subject to Change.

Get the Vehicle You Want with our 'MVP' Hybrid Loan Program

MY MVP Hybrid Loan program offers a low monthly payment and all the benefits of vehicle ownership.

Here is how it works:

Borrow up to the full amount of the vehicle. Your loan payment is calculated on only a portion of the debt and the remaining balance is kept separate as a balloon. When you get to the end of the loan term, you have options:

- Pay off the balloon in full or refinance the debt
- Turn in the vehicle and walk away from the final payment

Should you walk away, any positive equity can be applied towards the purchase of your next vehicle!

Get started today! Call 612.798.7100, apply online, or stop by any branch location to find out how you can take advantage of our MVP Hybrid Loan program!



Special Offer on Visa Gift Cards!

MY CREDIT UNION Members don't want to miss out on this limited time offer!

No Fee Special! Beginning December 12th - 16th, Visa Gift Card fees will be waived for MY CREDIT UNION members!*

Visa Gift Cards are available at all branch locations!

Limit of five Visa Gift Cards per member.

*While supplies last. Subject to change. Offer Valid Dec. 12 - 16, 2022.



Skip Your December Loan Payment

Our Skip-a-Pay allows qualifying Members to skip their December MY CREDIT UNION loan payment for just \$25.00!

It's easy to apply!

Simply complete an application online, mail it to us, or bring it into one of our branches*. We'll take care of the rest!

Applications and details can be found in branches or online at mymncu.org. Applications must be submitted electronically, by mail, or in person at a MY CREDIT UNION branch.



Scan to
get started!

Letters to Santa - Give to Someone in Need

Do you or someone you know have a child in need of something special this Holiday Season? My CREDIT UNION will be providing memorable gifts from Santa for three lucky kids!

Starting November 26th, letters can be dropped off at any branch location or emailed to marketing@mymncu.org. Santa's Mailboxes will be available in lobbies from Monday, November 28th - Saturday, December 17th.

Winners will be notified on Monday, December 19th. Children and adults of all ages may submit entries.

Letters will be available online at mymncu.org, and at all MY CREDIT UNION branch locations.

All "Letters to Santa" must be emailed or dropped off at any My CREDIT UNION location by Saturday, December 17th, 2022 to be eligible for consideration.



Branch Locations

Lyndale Branch
9550 Lyndale Avenue South

W. Bloomington OSR Branch
4025 W. Old Shakopee Road

Richfield Branch
345 E. 77th Street

Inver Grove Heights Branch
9050 Buchanan Trail

612.798.7100 · 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.

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