

In This Issue

- Is Refinancing a Good Option
- Adventure Club Activities
- Investment Services
- Letters to Santa
- Stay Connected On the Go
- Heading South for the Winter
- Keep your Information Safe
- Winter Toys
- Credit Card Specials
- 2022 Calendars are here
- December Skip-a-Pay
- Holiday Calendar

December Adventure Club Trips & Activities

- December 6: Game Day
- December 8: Stamp Camp
- December 9: Craft Corner
- December 16: LeDuc Mansion

Space is limited! Visit our website for complete details on trips & activities!

For questions or to RSVP for upcoming activities, email JulieAnn at adventureclub@mymncu.org.



Is Refinancing a Good Option for Me?

A common question I receive is whether or not it's worth it to refinance my home mortgage. With historically low interest rates and increased home values, it's important to weigh your options to see what the best fit is for you. With being at different stages of our lives, a lot of these decisions you're considering will depend upon what your financial goals are.

When evaluating your options and what goals you have for yourself and/or your family, think of these things to determine what you are wanting to accomplish.

- **Monthly payment and change in term** – Are the payments affordable for you? Are you concerned about how long it will take you to pay off your mortgage?
- **What your interest rate will be and how much total interest would you be paying over the life of the loan** – We can help you determine how much you're saving per payment and what you'll be saving for the life of the loan.
- **Would you like to take cash out of your refinance to pay off other debts** – I've encountered questions where borrowers didn't know taking cash out from a refinance was an option. This can help you to consolidate debt and could you save thousands of dollars in the long term.
- **What can I expect to pay in closing costs** – Closing costs can vary when shopping around with different lenders. We not only try to keep our costs low, but we can often times refinance your home with little or no money out of pocket.
- **Does My Credit Union sell my mortgage loan** – NO! We will always manage the servicing of your loan so you know who you're paying each month.

All of these items are worthy of consideration as we know how important is to find the best lender to custom fit your needs.

Get started today! Call 612.798.7106, or email Jon at jonb@mymncu.org to compare your refinance options and a free review!



JON BING

Mortgage Loan Officer, Jon Bing (NMLS #1664929)

Do You Have the Right Life Insurance Coverage?



Schedule a free consultation today with Lisa Blevens - MY Credit Union's Infinex financial professional.

Contact Lisa Blevens My Retirement & Investment Solutions representative at 612.798.7144 or lblevens@infinexgroup.com.

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. MY Retirement & Investment Solutions is a trade name of MY Credit Union. Infinex and MY Credit Union are not affiliated. Products and services made available through Infinex 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.



Retirement & Investment Solutions

Keeping you Connected

Our online services allow you to manage your accounts anytime, anywhere, on multiple devices. Our goal is to make managing your money easy, safe and convenient.

Weather it's too cold to go outside, or you're not able to make it into a branch, MY Credit Union offers several ways to manage your money away from home and on the go:

- Online Banking** - Provides account access wherever you have computer access
- Mobile App** - Account access on the go! Everything you need is at your fingertips
- Mobile Check Deposit** - Deposit checks by simply taking a picture of the front and back of the check
- Phone Banking** - Get quick information like Checking Account balances using a touchtone phone
- Call Center** - MY Credit Union employees are available to answer questions during hours of business
- E-Statements** - Sign up for e-statements to review your statement online
- Email** - Join our email list! Stay up to date with the latest MY Credit Union news and information
- Direct Deposit** - If members are unable to come into a branch to deposit paycheck! Fast, easy and convenient
- Online Loan Applications** - Apply faster online for most loan types on our website
- Credit Cards** - Hunkering down at home might require purchasing items for home. Earn Rewards Points with your MY Rewards Visa Credit Card at the same time!
- ATMs** - All MY Credit Union branch locations offer 24/7 access to ATMs!
- Debit Cards** - Make purchases, as well as get money out of your account with cash back on your purchases when in store. Easy access to your money!



Heading South for the Winter?

Here are some tips for preparing your finances before you leave:

- Let us know of travel dates so we know where and when to expect out of state charges on your accounts.
- Set Up Online Banking on Your Account
- Update your mailing address
- Download our Mobile Banking Apps
- Deposit Checks using Mobile Check Deposit
- Locate network ATMs in your area



Keep your information Safe

Never share your personal information. MY Credit Union will NEVER contact you to ask for or confirm your personal information. Be aware of those that contact you via phone, email, text or mail and ask for (or even try to confirm) your identifying information, like account numbers, PINs, CVV security codes, social security number and DOB as most likely this has the potential of being a scam. If you are uncertain, hang up and call the company back at the number you have.

Questions: Contact us at 612.798.7100.

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Letters to Santa

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!

Letters can be dropped off in branches or the drive-thru at any branch location, or emailed to marketing@mymncu.org.

Santa's Mailboxes will be available in lobbies from November 26th through December 17th.

Winners will be notified by December 20th. 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 a My Credit Union branch location by Friday, December 17th, 2021 to be eligible for consideration.

[Click here to download or print your letter to Santa.](#)



Winter Toys

The fun doesn't have to stop just because the snow starts to fall.

Get out and enjoy all that winter has to offer! For winter recreation enthusiasts, there's nothing like exploring the outdoors with family and friends on the lake ice fishing or out riding snowmobiles.

My Credit Union's Recreational Vehicle Loans offer competitive interest rates and flexible terms to help you get out on the frozen lake or trails!



Rates
as low as
2.99%^{APR*}

[Apply Today!](#)

Contact us today to get started!

¹ Loans subject to approval; Rates subject to change without notice. *APR = Annual Percentage Rate. Visit mymncu.org for the latest rate information.

December Skip-a-Pay

Need to save some dough this holiday season?
Skip a payment on your December MY CREDIT UNION Auto, Recreational or Personal Loan!

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!

This is a limited-time offer. Your application must be received 7 days before your payment(s) due date to qualify for skipping your December 2021 payment(s). No exceptions will be made for enrollment forms postmarked after this date.

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.

*\$35.00 payment or account fee deduction must be received before skipped payment will be processed. Visit mymncu.org for more details.

Offer Expires 12-31-21.

2022 MY Credit Union Calendars available at All Branch Locations

This stunning wall calendar features seasonal images from the great State of Minnesota, generously donated by MY CREDIT UNION member Mike N of Hyland Ridge Photography! Members can receive a calendar by making a donation to the newly created MY CREDIT UNION COMMUNITY FOUNDATION – suggested minimum donation of \$5.00. All proceeds of the foundation will be invested to support local high school activity programs and veteran organizations.

Minimum donations made via the NETGIVER donation app will earn members a second calendar if they would like one!



To keep up with the latest MY Credit Union news and updates, visit mymncu.org.

5.9% Forever Rate Visa Balance Transfer

Offer Extended through the end of 2021!

Make the Switch & Save!

Now through the end of December you can take advantage of our low balance transfer rate of **5.9% APR***! Find out how much you can save!

The offer is available to both new and existing My Credit Union VISA Credit Card holders.

Transfer your high interest credit card balance to a My Credit Union VISA Rewards Credit Card. Your transferred balance remains at **5.9% APR*** until your balance is paid off. Plus, **\$0** in transfer fees!¹

Look at the comparison chart to see the difference!



How much would I save with a MY Rewards Visa Credit Card?

MY Rewards VISA 5.9% APR*	National Card 22.9% APR*
Balance: \$5,000.00	Balance: \$5,000.00
\$150 Minimum Payment	\$150 Minimum Payment
37 Months to pay off	54 months to pay off
Interest Paid: \$474.00	Interest Paid: \$3,021.00
Total Savings: \$2,547.00	

SCAN THE QR CODE TO LEARN MORE ABOUT OUR REWARDS VISA CREDIT CARDS!



To get started stop by any branch location, or call 612.798.7100 to speak with a Representative.

Earn 2X Points on all Credit Card Purchases

Turn your purchases into points – double points!

Now through the end of the year you can start earning double the points all purchases you make with your MY Rewards Visa Credit Card!

Plus, Earn 10,000 bonus points when you open a MY Rewards Visa Credit Card before the end of the year!²

*APR = Annual Percentage Rate. ¹ \$500 minimum balance transfer required. No other My Credit Union loan can be paid off with balance transfer promotion. Offer ends 12/31/21. Credit qualifications apply. Subject to Change. 1.99% Introductory APR for 6 months on all purchases and balance transfers (new cardholder's only). After the 6-month introductory period, the following standard rates will apply: Purchases 9.9% APR (Platinum) 12.99% APR (Classic) 10.99% APR (Signature). Balance Transfers performed during the promotional period November 1 - December 31, 2021 will remain at 5.9% APR for the life of the balance. Application of Payments: Generally, we will apply your minimum payment first to lower APR balances before balances with higher APRs. Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones. ² 10,000 Bonus Rewards Points awarded if \$1,000 in purchases made within 90 days of card activation. Bonus Points credited to account at the end of the month in which the 90-day threshold is achieved.

Branch Hours & Locations

Lyndale Branch 9550 Lyndale Avenue South	Richfield Branch 345 East 77th Street	W. Bloomington OSR Branch 4025 W. Old Shakopee Road
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Lobby Hours: M-F 9am-6pm Sat 9am-12:30pm	Drive Thru Hours: M-F 8am-6pm Sat 9am-12:30pm	Call Center Hours: M-F 8am-6pm Sat 9am-12:30pm	ATM Hours: 24 Hours Everyday
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Calendar

Branches Closed

- **Christmas Eve**
Friday, December 24
(Closing at 3:00 PM)
- **Christmas Day**
Saturday, December 25
- **New Year's Eve**
Friday, December 31
(Closing at 3:00 PM)



Download our Mobile App!



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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