



Check Out a Way to Save Your Hard-Earned Money

Did you know that the national average rate on credit cards in July 2024 is 28% APR? Yet MY CREDIT UNION's three Visa® credit card solutions are lower – actually much lower – and also come with fantastic benefits. Take a look:

- Rates as low as 9.90% APR*
- Intro rate of 1.99% APR for six months*
- No annual or transfer fee
- Earn CURewards® points redeemable for exciting rewards

Learn more about our solutions at mymncu.org and start saving your hard-earned money. It makes sense!

*APR = Annual Percentage Rate. Subject to approval. CURewards points are not earned on balance transfers or cash advances. Points will expire five years from the end of the calendar year in which they are earned and will expire on a first-in, first-out basis annually. The 1.99% introductory rate applies for 6 months on purchases and balance transfers from the open date of the card. After the 6-month introductory period, the standard rate will be applied. The average credit card rate quoted is as reported in July 2024 by Forbes.



Reminder – Member Appreciation Days in August

Reminder! August is Member Appreciation Month at MY CREDIT UNION. On the first four Fridays of the month, from 10 a.m. – 2 p.m. at each of our four branches, we will be holding the following theme days:

- August 2 – “Hero Appreciation”
- August 9 – “Adventure Club Recognition and Awareness”
- August 16 – “HoneyBee Club Awareness”
- August 23 – “Visa Credit Cards Education”

Besides offering an assortment of treats at all four branches on these days, we will also have drawings* for great prizes, as well as our great MY CREDIT UNION staff on hand to answer any questions you may have. If you missed any of the earlier events, we still encourage you to stop by on another day to say hi and register for that week’s prize.

Finally, throughout the entire month of August, we are offering the following:

- 0.25% discount on all eligible consumer loans**
- \$25 member referral program – ask a Member Service Representative for more details
- \$5 HoneyBee membership gift during August***
- eStatement promotion – enroll in eStatements for a chance to win one of two iPads****



*All drawings during Member Appreciation Days in August 2024 are randomly based on entries submitted.

**The special discount of 0.25% applies if a member has an active checking account with at least 6 transactions per month, and/or a 0.25% discount with an active Visa credit card with a current balance or at least 6 transactions per month. A total special discounted rate of 0.50% is possible if all parameters are met with these two solutions as a thank you for being a member of MY CREDIT UNION.

***One membership per qualified individual. New member MUST maintain their membership for 60 days after account opening or forfeit the \$5. Legal parent/guardian must open account.

****The drawings for the two Apple® iPads in August 2024 are randomly made through entries that meet outlined qualifying factors.

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

The DOs and DO NOTs of Fraud

Did you know that through the first half of 2024, MY CREDIT UNION's staff members have helped save our members over \$340,000 in potential fraudulent losses? In most of these cases, it was because of conversations with our members where red flags were raised for a potential scam in process.

The most common fraud attempts were when members had their Online Banking credentials or email compromised; replied to unsolicited phone calls, text messages and/or emails with personal information; or received a check with instructions to keep part of the money and send the remaining money elsewhere.

Here are some helpful DOs and DO NOTs that might prevent you from becoming a victim of fraud or a scam:

- **DO** be truthful. Staff members may ask for more information on a check, deposit, withdrawal, transfer or any other transaction. Being truthful with staff members can help us identify if a check or transaction is legitimate.
- **DO NOT** reply to unsolicited text messages or emails with personal information. If you do business with a company (Amazon®, Apple, MY CREDIT UNION, etc.), they will not reach out to you to obtain personal information. That information should already be on file with them.
- **DO** be cautious when contacted by a company you do business with. If you are ever skeptical of who is contacting you, find a public phone number or email on the business's website.
- **DO NOT** trust phone numbers, email addresses or websites that are sent via text message or email.
- **DO NOT** allow anyone access to your Online/Mobile Banking credentials. Not only does providing this information to anyone else or a third party allow them full access to your deposited funds, but it is also a violation of MY CREDIT UNION's Electronic Terms and Conditions.
- **DO** enable two factor/multi-factor authentication (MFA) for MY CREDIT UNION's Online/Mobile Banking and any other websites or vendors, such as your email. An extra layer of protection may scare off potential scammers.
- **DO NOT** purchase gift cards to make a payment to a company. No company would ever require a gift card (regardless of the gift card type, i.e. Visa, Apple, Amazon, etc.) as a form of payment.
- And finally, **DO** report any suspicious fraud activity to MY CREDIT UNION by stopping in or contacting our Call Center at 612-798-7100. The MY CREDIT UNION staff are well trained to identify potential fraud before it starts or provide you with information should fraud have already occurred.

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 MYCU guarantee that identity theft and/or fraud will never occur if you follow these recommendations. Under no circumstances shall MYCU be liable for any loss or damage arising directly or indirectly from the use of the information provided within this article.



Do You Love MY CREDIT UNION?

If so, from July 15 to October 15, 2024, we would like to reward you when you refer new members to MY CREDIT UNION. Spread the word to your family and friends about your great experiences with us and see if they would like to join and take advantage of our great financial solutions. If they join, you EACH will receive \$25 into your MY CREDIT UNION savings account.*

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 slip 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.

Help spread the word about MY CREDIT UNION and get rewarded!

*New member MUST maintain their membership for 60 days after account opening before receiving their \$25. Please present this coupon 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:

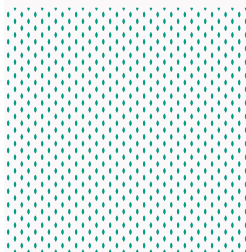
Current Member:
Member Number: _____
Name: _____

New Member:
Name: _____
Email Address: _____

Federally Insured by NCUA



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

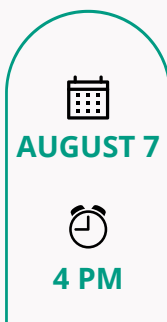


RETIREMENT INCOME PLANNING SEMINAR

If you are at retirement or looking to retire within the next 5 years, you'll want to attend this seminar. Hosted by Lisa Blevens, MY Retirement & Investment Solutions Osaic Institutions financial advisor, located at MY CREDIT UNION.

She'll review key questions to help you plan for a financially successful retirement – ranging from strategies for converting your savings and investments into retirement income, expense planning, considerations for inflation, when to take Social Security, taxes, and adjustments to your investment strategy to manage risk tolerance.

Note - if you have already retired and have questions about your current retirement plan and goals, call 612-798-7177 to schedule your complimentary plan review.



MY CREDIT UNION
345 East 77th Street
Richfield, MN 55423

RSVP by Monday, August 5th
Call: 612-798-7177 OR Scan:
OR Click: [REGISTER NOW](#)



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Last Chance to Win an Apple iPad

As a reminder, if you enroll in our eStatement solutions by August 31 for your MY CREDIT UNION accounts or Visa card, you are eligible to win one of two Apple iPads. If you are already enrolled in eStatements, you will also be eligible to win.

The enrollment process is easy! Just go to mymncu.org and log in to your account to enroll.

Help reduce waste and save the Credit Union money – both benefit our entire membership!

The drawings for the two Apple® iPads in August 2024 are randomly made through entries that meet outlined qualifying factors.



Upcoming Community Events

Shop local at

Richfield Farmers Market



Every Saturday

May - Aug. : 7am - 12pm

Sept. - Oct. 26th : 8am - 12pm

6335 Portland Ave
Richfield, MN 55423

Click here to learn more!



Proud sponsor of

Hendrickson Foundation Golf Festival



August 15th, 2024

Legends Golf Club
(8670 Credit River Blvd
Prior Lake, MN 55372)



Click here to learn more!

Proud sponsor of

5th Annual Mini Golf Classic



An opportunity for
Richfield business owners
to network and meet
other business owners

August 21st, 2024

10am - 2pm

Richfield's Wheel Fun Golf
Course
6335 Portland Avenue
Richfield, MN 55423



Click here to learn more!

Look for us in the parade!

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

Click here to learn more!



Come visit us at

Apple Valley Our Life Senior Expo



September 12th, 2024

10am - 1:30pm

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



Click here to register!

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 am - 2 pm
Tuesday, September 24th
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 to Pre-register!

Hosted by:



Memorial Blood Centers

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

We will be closed on **September 2** for Labor Day. You can still 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.

Federally Insured by the NCUA.

