

my connection

MARCH 2025



It's Not Too Late to Save Money!

Visa® "Forever Rate" 7.9% APR* Balance Transfer Ends March 31

Phones have been ringing off the hook; we might have even broken the internet for a few days, but our dedicated team of call center staff, lenders and underwriters are working late into the night to save MY CREDIT UNION members as much money as possible and help get their debt under control!

As of Presidents Day, MY CREDIT UNION had transferred enough balances to 7.9% APR* to save members over \$100,000 in future interest payments – and this offer is still available for a few weeks! We have seen some tears of joy and had a few handshakes, smiles and hugs because of the sense of relief members experience when that weight is lifted off their shoulders!

If you or anyone you know here in Minnesota is struggling with high-interest credit card debt, send them our way before it is too late. We hear quite often that people are afraid to admit when they are not managing their credit card debt well, but we are here to help. **That is what MY CREDIT UNION is all about - EDUCATE, EMPOWER, ENGAGE!** Apply online or call us today; we are ready to assist you in paying off debt!



*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. 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). 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. 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.

REMINDER: NEW BRANCH HOURS!

Hopefully you have seen the previous notifications about branch hour changes that have been scheduled to go into effect on March 1! But just in case you missed them – here are the changes one last time!

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 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 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! We hope to see you stop by a branch soon.

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



NMLS #653465

Tax and IRS Scam Season - Coming Soon!

As Tax Day, April 15, 2025, approaches, MY CREDIT UNION hopes members who are entitled to state and/or federal tax refunds keep what they have earned and don't fall victim to bad actors hoping to cash in.

These bad actors hope to catch members off-guard by communicating urgent tax-related messages through email, text message, social media or phone. The IRS says on their website, "We don't initiate contact by email, text or social media to request personal or financial information." If you receive correspondence from someone claiming to be the IRS by any of these means, do not respond or engage - it is likely a scam!

The IRS does communicate by U.S. mail. If you receive information by mail, contact information and communication methods will be indicated within the paperwork that you have received. Even then, it is good practice to verify the source before responding or contact a reputable tax advisor with questions.

Additionally, you can visit the IRS website for more information. However, with your permission, the IRS may send emails or texts messages or contact you by phone, but that is only if you have previously approved that communication method when working with the IRS.

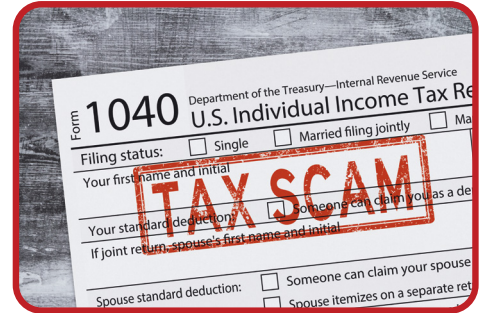
Most scams contain messages with a sense of urgency, preying on the vulnerable and hoping someone will take the bait. If the messages are promising a big tax return, demanding, threatening or containing website links, do not reply no matter how serious the messages sound.

The IRS does not contact you to take payment on social media. They do not accept gift cards or prepaid debit cards as payment. Additionally, they do not threaten to call the police or immigration. They also cannot take away your citizenship status, driver's license or business license. They may call you in some instances but do not leave pre-recorded voicemails.

MY CREDIT UNION FRAUD DEPARTMENT and branch staff may be able to offer guidance to members facing a possible IRS tax scam. If you are unsure, please contact us by phone at 612.798.7100 or stop in to a branch.

Source: <https://www.irs.gov/help/tax-scams>

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 ID theft and/or fraud, and in no way does MYCU guarantee that ID 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.



MY CREDIT UNION SCHOLARSHIP APPLICATION

For high school seniors looking to pursue secondary education (college or trade school). The deadline for applications is Saturday, April 5, 2025.





EDUCATE, EMPOWER AND ENGAGE!

These three words from the MY CREDIT UNION Mission Statement take on a very special meaning later this summer as ***we take on a significant software upgrade.***

EDUCATE: MY commitment to educate members leading up to and beyond the "go-live" date.

EMPOWER: MY belief this "state-of-the-art platform" will help us better serve YOU.

ENGAGE: MY promise to have resources ready to answer questions and troubleshoot issues.

Thank you for being a member of MY CREDIT UNION! Look for more information as it becomes available!



Help to Replace 50,000 Flags Before Memorial Day!

Flags for Fort Snelling needs our help to retire and replace molding flags. Flags are \$1 each to replace, and donations can be made at flagsforfortsnelling.com/donate/.



Scan the QR code to learn more.

Car Buying Seminar

Buying a different vehicle can be an intimidating process, and you might even be skeptical, thinking this deal is too good to be true! Come and get your questions answered and "kick the tires" on this opportunity to make an informed vehicle purchase decision!



Join us Tuesday, March 25, at 5 p.m. at the Lyndale Branch, Door C (9550 Lyndale Ave S, Bloomington, MN 55420).



Confused About What to do in a Bull or Bear Market?

The key isn't to fear volatility: it is to understand it. Market volatility is inevitable. When investing your money, it's vital to weather any swings you may face.

Lisa Blevens, Osaic Institutions Financial Advisor located at MY CREDIT UNION would be happy to sit down with you to develop a long-term strategy to help weather a bull or bear market. Solid planning can provide you with the necessary tools to help manage market volatility.

Contact Lisa today for a complimentary review!

612-798-7177

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Upcoming Community Events

Join Us For

"Benefits of a Credit Card Balance Transfer" Seminar



March 13th, 2025

5:00 PM

Lyndale Branch Community Room (Door C)
9550 Lyndale Ave S,
Bloomington, MN 55420

Click here to RSVP!



Save The Date

Shred Day



Spring cleaning! Note the new date and time!

New Date

April 12th, 2025
8:00 AM - 11:00 AM
Lyndale Branch
(9550 Lyndale Ave S,
Bloomington, MN 55042)

Mark your calendars!



Save The Date

Bloomington Optimist Egg Hunt



MY CREDIT UNION is a proud sponsor of the Teddy Bear Band

April 19th, 2025
Normandale Lake
(5901 W 84th St,
Bloomington, MN 55438)

Teddy Bear Band at 10 AM and egg hunt at 11 AM



Come Visit Us At

OurLife Senior Expo



An expo for active adults

April 25th, 2025

10:00 AM - 1:30 PM

Courtyard by Marriott - Edina/Bloomington
(4460 W 78th Street Circle
Bloomington, MN 55435)

Click here to learn more!



Save The Date

68th Annual Meeting



April 28th, 2025

Social hour starts at 5:00 PM

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

Click here to RSVP!



Spanish Costa del Sol and Madrid Adventure

NOVEMBER 3 - 11, 2025

MY CREDIT UNION was founded by educators, so we just want to paint members a picture of the start of **our next extraordinary Adventure Club trip to Spain** by visiting the birthplace of Pablo Picasso in Malaga!

The rest of this trip back in time covers a lot of ground over its nine-day run! Other sites in Malaga include visiting a historic Roman theatre and attending a Flamenco dancing show. You'll experience spectacular views the following day as you walk across the new bridge over El Tajo gorge and end the day with a beautiful sunset along the coast in Fuengirola.

Marbella and the Andalusian village of Mijas await on Day 5 and Granada on Day 6. Day 7 begins with a scenic countryside train ride from Costa del Sol to the capital city of Madrid. Highlights include Gran Via and Puerta de Alcala and visiting Segovia, which legend says was a Roman fort founded by Hercules; it's also home to a spectacular Roman aqueduct! Say *adios* to Spain on Day 9 to arrive back in Minnesota just in time for the Annual Adventure Club Luncheon!

Double Per Person: \$3,979

Single Per Person: \$4,479



Call today - limited availability remaining!

Call Julie Worthen at 612.798.7170 with questions.

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

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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