

my connection

JULY 2024



Enroll in eStatements for a Chance to Win an iPad

From now until August 31, any member who enrolls, or is already enrolled in eStatements for their MY CREDIT UNION accounts or Visa® card, will be entered into a drawing to win one of two Apple iPads®!

The enrollment process is easy! If you have access to online banking, choose the "Accounts" tab (or "More" on your mobile device) and select "eStatements" – the system will walk you through a quick and easy setup. For Visa eStatements, sign in through your online banking account and then access your credit card information. Choose "Statements" and a button will appear to enroll in eStatements.

Remember – eStatements are a better way to:

- Receive earlier access to monthly/quarterly statements
- Safeguard your account information
- Have access to up to 18 months of previous account statements
- Help reduce material waste
- Save the Credit Union money by reducing the costs associated with paper statements

Enroll in eStatements today for your chance to win!



MY CREDIT UNION has also created a view-only access for members through online banking that restricts all activities other than viewing their accounts. The online view was created to help members feel more secure in the accessibility to their accounts and help to prevent "bad actors" trying to steal members' information and having access to move money.



3rd Annual "Fall Classic"

Planning is underway for the 3rd Annual "Fall Classic" Corporate Invitational Cornhole Tournament benefiting Minnesota veterans! In 2023, 128 corporate teams engaged in friendly competition to see who came out on top! Our friends from Donaldson tell us they are ready to defend their title!



The real winners of the "Fall Classic" are Minnesota veterans! The 2023 event raised over \$60,000, and the goal is to surpass \$100,000 annually by maxing out the number of participating teams. So, if your company loves veterans and having fun, please email marketing@mymncu.org to learn about sponsorship, silent auction donations and other ways to participate and support veterans, such as volunteering that day!

Date: Tuesday, September 17th

Location: Medina Entertainment Center

Time: Noon; National Anthem Followed by First Toss

Team Limit: First 256 Corporate Teams Entered

The goals are fun and fundraising for veterans! ESPN wannabes need not participate – this event is not for you!



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

Update Your Account Beneficiaries



wishes are followed.

There are a couple of good reasons for updating your beneficiaries. Regardless of what is in your will, the beneficiaries on your account will receive your assets. Plus, keeping your beneficiaries up to date often prevents your family from having to go through the probate process. You may want to consider having both primary and secondary beneficiaries.

Making plans for what happens with the funds in your account after your death is not something that you want to think about. However, it is a task that will assist your loved ones and will give you peace of mind that your own final

It's a good idea to review and update your beneficiaries during these phases:

- Your employer's benefits renewal time
- Job change
- Life or family change
- Filing taxes
- Make it part of your estate planning

If you have an Individual Retirement Account (IRA) with MY CREDIT UNION, you will also need to have beneficiaries designated for the account.

You can email, secure message, call or stop in to get a form to complete.

8-MONTH CERTIFICATE SPECIAL

Interest Rate	APY*
4.89%	5.00%

24-MONTH CERTIFICATE SPECIAL

Interest Rate	APY*
4.17%	4.25%



612.798.7100 • mymncu.org
Federally Insured by NCUA

* APY = Annual Percentage Yield. Membership qualifications apply. \$5 Membership Share Account Required. Penalty may be imposed for early withdrawal. Offer valid as of July 1, 2024 - subject to change at any time. Any fees incurred could reduce earnings. Minimum balance \$500.

**Retirement & Investment
Solutions**

NEW JOB FRESH START

Time to make a decision about your 401(k).

Options for your 401(k) may include rolling it over into an IRA, cashing out, leaving the funds in your current plan,* or rolling it over into a plan sponsored by your new employer.*

I can help you review your options. Call Lisa Blevens at 612-798-7144, Osaic Institutions financial advisor, located at MY CREDIT UNION.

Contact me today. *If permitted

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 Guaranteed by the Credit Union	Not NCUA Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value Including Loss of Principal	

Kick Off Summer Fun With Skip-a-Pay

Reminder: Our summer skip-a-pay solution has started!

As mentioned in the June MY Connection newsletter, our Summer 2024 Skip-a-Payment offer has kicked off for the month of July on qualifying loans!* We have created a quick and easy way to apply – simply complete an application online, mail it to us or bring it to one of our branches.* We'll do the rest! Applications and details can be found in branches or at mymncu.org. As a reminder, your application must be received 7 days before your payment(s) due date to qualify for skipping your July 2024 payment(s). No exceptions will be made for enrollment forms postmarked or delivered after this date.



*Real estate, business, certificate-secured, workout, MVP auto loans, Visa® and lines of credit are not eligible for this promotion. The \$25 payment or account fee deduction must be received before the skipped payment will be processed. The maturity date of your loan will be extended and GAP coverage may be affected. Finance charges will continue to accrue on existing loan balances and the payment amount will remain the same. The due date on eligible loans will be extended one month once the payment break is processed. Skip-A-Pays for eligible loans for this promotion are not permitted during first 60 days of loan. Your MY CREDIT UNION accounts must be current and in good standing. This promotion is subject to change without notice and expires July 31, 2024.

Member Appreciation Days Coming Soon

It is no secret that we appreciate all our member owners each and every day, but we like to do something special each year to really show it. Each Friday in August from 10 a.m. to 2 p.m., we will be hosting celebrations at all four branches (including an assortment of free snacks!):

- **August 2 - Hero Appreciation:** We consider all our members as heroes no matter what line of work you are in because you help to shape our community. Please stop by and say hi and get the recognition you all deserve.
- **August 9 - Adventure Club Recognition and Awareness:** Are you a member of our wildly popular Adventure Club (or just want to learn more)? Join us to get the inside scoop!
- **August 16 - HoneyBee Club Awareness:** This club is available for kids 12 and under to become engaged in environmental and financial education. Stop in and learn more to receive a special gift.
- **August 23 - Visa Credit Cards:** Learn more about the best financial solution we offer our members (and truthfully one of the best deals in town!).

We will also have drawings for great prizes and the amazing MY CREDIT UNION staff on hand to answer any questions you may have.

Finally, throughout the entire month of August, we will also be offering the following:

- 0.25% discount on all eligible consumer loans*
- \$25 Referral Program (more details to come)
- \$5 HoneyBee membership gift during August
- eStatement iPad drawing
- Adventure Club promotion

Please continue to check mymncu.org for more information and watch for an email from us in mid-July for further details. As always, we appreciate all of you and your continued loyalty to MY CREDIT UNION!

*The special discount of .25% applies if a member has an active checking account with at least 6 transactions per month, and/or a .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 .50% is possible if all parameters are met with these two solutions as a thank you for being a member of MY CREDIT UNION.

Member Referral Program

Have you enjoyed your membership with the best credit union in Minnesota? If so, from July 15 - October 15 we would like to reward you when you refer new members to MY CREDIT UNION. Talk to your family and friends about your experiences with us and see if they would like to join and take advantage of our great financial solutions and member service. If they join, you both will receive \$25 into your respective MY CREDIT UNION savings accounts. Look for more details soon!

Adventure Club

We have had a great response to our upcoming trips, Spotlight on the French Riviera from March 6 - 17, 2025, and Alaska Discovery Land and Cruise from July 23 - August 3, 2025! For a limited time, you can get \$100 off your booking.

Get on board before we sell out! Book the Alaska Adventure risk-free now to not only get the \$100 savings but to reserve your choice of room (Inside, Ocean View or Veranda) for the 7-day cruise portion.

For more information on these two trips and all our fun adventures, visit mymncu.org/community/adventure-club.

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!



Urban Wildland Half Marathon & 5K

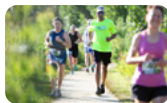


Help preserve Wood Lake
Nature Center's
environmental education
partnership with Richfield
public schools

July 27th, 2024

7am - Half Marathon
7:30am - 5K

Veteran's Park
636 E 66th St
Richfield, MN



Click
here to
register!

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!

Richfield 4th of July Parade



July 4th, 2024

1:15pm - 2:15pm

70th St between Harriet
and 12th Avenue

Click here
to learn
more!



Golfers needed!

EFB Golf Tournament



July 30th, 2024

Noon shotgun start

The Wilds Golf Course
(3151 Wilds Ridge Ct NW
Prior Lake, MN 55372)



Interested in
golfing?
Sign up here!

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

Holiday Closings

We will be closed on **Thursday, July 4** for Independence Day and **Monday, 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.

