my connection

It's an A-MAY-ZING Month to Buy a Car - With MY CREDIT UNION!

"Buckle up," MY CREDIT UNION members, and "hold on tight to your steering wheel" because we have some great news for you! For the month of May, members have two great ways to save money on the purchase of their next vehicle!

- Enterprise Car Sale during May, qualifying members can purchase a pre-owned vehicle from Enterprise® and finance with MY CREDIT UNION and earn either a 1.50% rate buydown or Kelley Blue Book® value + \$750 on your trade-in.*
- MY CREDIT UNION "Loyalty Loan Event" during May and June, qualifying members purchasing a vehicle (just not from Enterprise) and financing with MY CREDIT UNION can still earn up to a .50% rate reduction. Loyal members will earn a .25% rate reduction with an active MY CREDIT UNION checking account and will earn an additional .25% rate reduction with an active MY CREDIT UNION Rewards Visa® Credit Card at the time of purchase. If only one applies, loyal members will still receive a .25% rate reduction.*

At a time when inflation and loan rates keep going up, up and away, MY CREDIT UNION and Enterprise Car Sales have stepped up to help keep your auto loan rate and monthly payment down and save you money! Tell your friends, family and co-workers they need to look to MY CREDIT UNION for their next auto loan!

*Final auto loan rate for Enterprise Rate Buydown and the "Loyalty Loan Event" determined by overall creditworthiness at the time of purchase. Must be a MY CREDIT UNION member or become a MY CREDIT UNION member to qualify for the offer. Loans are subject to approval. Other qualifications may apply. Rates may change at any time. Offer may change or end at any time. Active MY Checking Account is defined as monthly Direct Deposit activity or six monthly transactions. Active MY Rewards Visa Credit Card is defined as carrying a \$500 monthly balance or six transactions per month. Other conditions may apply. Closing MY Checking Account or MY Rewards Visa Credit Card or not maintaining "active" status during the term of the loan will trigger repricing of the loan to the current, stated auto loan rate.



MY CREDIT UNION Surpasses 24,000-Member Plateau!

MY CREDIT UNION is proud to be a leader in the communities we serve - but that doesn't happen without great members who continue to refer family, friends and neighbors to join their favorite credit union. Even 7 ½ feet of snow this year did not stop new members from coming in the door!

Be sure to keep an eye on our membership totals for the rest of 2023 and beyond. We will announce some fun activities and contests to predict and celebrate when we surpass the 25,000-member mark! Thank you, MY CREDIT UNION members!



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

"Phishing" Opener Is Right Around the Corner!

After enduring one of the longest, snowiest and most painful winters in Minnesota history, many MY CREDIT UNION members are eager to get out and get ready for Mother's Day, the "Fishing Opener" and other warm-weather activities! Don't let the bad guys "reel" you in!

Just a reminder of some of their tactics to trick you into providing them the access or information they are looking for...

- Phishing = email scams
- Smishing = text scams
- Vishing = voice scams
- Catfishing = social media fake identity

MY CREDIT UNION will always try to be your "life jacket" and protect



members from scams, but the best protection is for our members to learn how to "swim" on their own in these sharkinfested waters. If someone reaches out to you claiming to be from MY CREDIT UNION, it is good practice to reach out to us directly and confirm we are indeed trying to reach you. We have all your information already, so we would not ask for your Social Security number, account numbers, etc.

Enterprise Car Buying Seminar

Car Buying 101

Presented by Enterprise Buying a car these days is a big decision and commitment. Let our friends from Enterprise answer any questions you may have about the current market for vehicles. Learn some tips from the pros!

Date: Thursday, May 4

Location: Lyndale Branch Community Room **Time:** 6:00 p.m. – 7:00 p.m.



Are you retiring or changing jobs?

Do you have a 401(k)?



Figuring out what to do is <u>easier</u> than you might think!

Contact Lisa Blevens today at 612.798.7144 or email at lblevens@infinexgroup.com.



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Thank You, Minnesota Veterans!

As Memorial Day weekend approaches, MY CREDIT UNION reminds members about many local veteran-facing nonprofit organizations that could use support or possibly volunteers! Or if you know of a veteran that might benefit by connecting with some of these organizations for their services, please encourage them to reach out!

Flags for Fort Snelling - Places a U.S. flag at all 200,000 headstones at Fort Snelling National Cemetery every Memorial Day weekend. There is also an "Honor Run" from Veterans Park in Richfield, featuring hundreds of veteran motorcycle club members paying tribute to the fallen on Saturday afternoon of Memorial Day weekend. Please visit www.flagsforfortsnelling.com.

Hendrickson Foundation - "Hockey Changes Lives" is the mantra of the founder, Larry Hendrickson, whose program provides resources for veterans to still participate in the sport they love in the "State of Hockey." Please visit www.hendricksonfoundation.com.

Bloomington Remembers - The goal is to build a memorial paying tribute to all the brave men and women from Bloomington who have served their country! Please visit www.bloomingtonveteransmemorial.org.

Warriors Next Adventure - An organization created by a Minnesota veteran to help and support fellow veterans struggling with PTSD. Please visit www.warriorsnextadventure.com.

Minnesota Military Family Foundation - Providing financial support to Minnesota military families in need of assistance. Please visit www.minnesotamilitaryfamilyfoundation.org.

Minnesota Warrior Hockey - A program designed to provide a recreational, therapeutic experience and education for wounded, injured or otherwise disabled veterans. Please visit www.mnwarriors.com.

Veterans on the Lake - A wilderness retreat for veterans nestled near the Boundary Waters Canoe Area in Ely, Minnesota. Please visit www.veteransonthelakeresort.org.



23rd Veteran – A unique 14-week mental health program that frees veterans from a life of isolation, anxiety, panic and depression. The program helps the brain relate negative triggers from military experiences to new, positive memories and emotions. Please visit www.23rdveteran.org.

Minnesota Veteran Assistance Fund - A program of the Minnesota American Legion Foundation that provides direct aid to veterans, deployed service members' families and surviving children, to help sustain a quality of life so deserved. Please visit www.mnlegion.org/veteransassistance-fund.

We Defy Foundation – Providing combat veterans who are coping with military-connected disabilities a long-term means to overcome their challenges through Brazilian Jiu-Jitsu and fitness training. Please visit www.wedefyfoundation.org.

Project Got Your Back - Connecting veterans to the resources they need and deserve, including VA and VSOs, housing, career, mental health, legal and more. Please visit https://projectgotyourback.org/.

The Veteran Villages – Serving veterans in need of shelter by creating tiny home villages for military veterans experiencing homelessness. Please visit www.theveteranvillages.org.

We Are Project Hero – A program that has assisted over 10,000 veterans through cycling-based programs since 2008. Please visit www.weareprojecthero.org.

Pawsitivity Service Dogs - A local organization providing service dogs for veterans. Please visit www.pawsitivityservicedogs.com.





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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Holiday Closings

Memorial Day - Monday, May 29



Spartan Foundation Golf Tournament

June 19, 2023 CRYSTAL LAKE GOLF CLUB

For more information, visit: SpartanFoundation.com