

my connection

DECEMBER 2024



Do You Have a "Wild Card" in Your Wallet?

Many credit card companies portray their product as being a tame yet powerful addition to your wallet by promising points, rewards, a low introductory APR* and more. Then the holiday shopping season arrives, and for quite a few consumers, the wild ride begins because they don't realize what a variable-rate credit card really is. They watch in horror as the interest rate quickly soars to 25% APR* or even higher - ouch! Maxing out a variable-rate card can quickly and negatively affect your credit score and future ability to qualify for lower interest rates on loans.

MY CREDIT UNION's portfolio features three cards starting at 9.90% APR:* Classic, Platinum and Signature - all with fixed rates. We are not trying to blow up your budget by surprising you with a variable rate climbing higher and higher.

If you want to treat yourself to a great gift this holiday season and don't currently carry a MY CREDIT UNION Rewards Visa,[®] apply today! It can be life changing.

*APR = Annual Percentage Rate.



Adventure Club Thanksgiving Luncheon

This year's Adventure Club Thanksgiving Luncheon was a heartwarming success, bringing together over 200 seniors for an afternoon of food, fun and fellowship! Guests enjoyed a traditional Thanksgiving meal, shared laughs during bingo and gained insights about Medicare options through MY CREDIT UNION.

We'd like to extend a special thank you to everyone who attended and to the volunteers and organizers who made this event memorable. Here's to many more adventures ahead!



Thank You, Members!

At times it can seem like a whole year passes by in the blink of an eye, and as a result, a business can lose sight of who really matters most - YOU! Give yourself a pat on the back, a high five or a handshake knowing that MY CREDIT UNION's goal is to not only be the best financial partner in your life, but also care about you as a person and the communities where you live. Thank YOU! (And we aren't so big that we couldn't shake your hand or give you that high five in person too.)



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

TruLync Is Truly a Great Resource for Medicare-Eligible Members!

TruLync has spent a lot of time on site offering seminars and answering members' Medicare questions from October 15 through December 7. From November 25 to 27, TruLync Medicare Advisors were on site to help members with their 2025 Medicare enrollment choices. Each day was booked solid, sometimes double-booked, with a waiting list for members wanting to use this great resource now provided by the Minnesota credit union industry before the December 7 enrollment deadline. MY CREDIT UNION is proud to be making this resource available to the communities we serve!



If any member turns 65 in the next 12 months and would like some assistance in making the correct decisions and understanding your options as you hit this milestone, keep in mind that TruLync is available year round to serve MY CREDIT UNION members!

Is Your Old Vehicle Ready to Battle Old Man Winter?

When you walk out to start your car as the temperature begins to drop, do any of these thoughts come to mind?

- "I hope I can make it through one more winter driving this car!"
- "There are more things on the 'Need to Fix List' than on 'Santa's Wish List.'"
- "I better have a towing company on speed dial just in case..."

Purchasing a different vehicle can be a daunting financial decision, with many families now keeping vehicles more than 10 years (if they can make it that far) - we get it! To help you, MY CREDIT UNION offers traditional auto loan options, along with new programs and partners like Enterprise Car Sales, that might help make that purchase decision easier. Call or stop by a branch to learn more!

2025 Board of Directors Candidate Applications Now Being Accepted

MY CREDIT UNION is seeking volunteer candidates who can provide the organization with strategic guidance and input while committing the time and energy necessary to represent your fellow MY CREDIT UNION members.

Applications are now being accepted to serve on the MY CREDIT UNION Board of Directors. Applicants must be over the age of 18 to be eligible to serve.

To learn more about running for the MY CREDIT UNION Board of Directors, please contact the Nominating Committee at nominating@mymncu.org or call 612.798.7189.

Applications are due by Thursday, January 2, 2025.



MY CREDIT UNION is a proud sponsor of the Minnesota Blizzard FC - a men's semi-pro soccer club in the south metro area. Check out their upcoming home games at the Warner Coliseum in St. Paul, MN, located on the state fairgrounds. Go Blizzard!



MINNESOTA BLIZZARD FC HOME SCHEDULE



Proud Sponsor:



21 DEC 7:00 PM

MUSKEGON RISERS

22 DEC 6:00 PM

ST. LOUIS AMBUSH 2

1 FEB 7:00 PM

IOWA DEMON HAWKS

2 FEB 6:00 PM

IOWA DEMON HAWKS

7 FEB 7:00 PM

WISCONSIN CONQUERORS

8 FEB 7:00 PM

WISCONSIN CONQUERORS



WARNER COLISEUM (1784 JUDSON AVE, FALCON HEIGHTS, MN 55108)

[PURCHASE TICKETS](#)





Want a Better Wealth Management Plan Than “Just Ride It Out”?

If you want financial security during bear markets and slow economies then you need an investment strategy that aims to limit your exposure.

Protect your financial future with a wealth management plan that aims to not leave you exposed or force you to delay retirement.

Talk with Lisa Blevens today for a free review of your portfolio.

Lisa Blevens: 612.798.7177

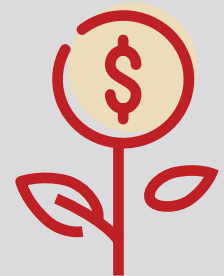
Investment and insurance products and services are offered through Osaic Institutions, Inc. Member FINRA/SIPC. MY Retirement & Investment Solutions is a trade name of MY CREDIT UNION. Osaic Institutions and MY CREDIT UNION are not affiliated. Products and services made available through Osaic Institutions are not 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.

Required Minimum Distributions

For most people, the end of the year is focused on Thanksgiving and the holiday season of shopping and gift giving. However, seniors have an extra item on their to-do list - making their Medicare enrollment decision and figuring out their Required Minimum Distribution (RMD) from their retirement accounts.

If you are looking to bless the community with a donation from your RMD proceeds, there are a lot of great local organizations we are affiliated with that would appreciate our members' support. One of those organizations would be our very own MY CREDIT UNION Community Foundation, which was started to strengthen our ability to give back to the communities we serve!

Email marketing@mymncu.org if you have interest in or questions about this opportunity.



PUT PAYMENTS ON ICE

SKIP YOUR DECEMBER LOAN PAYMENT THIS HOLIDAY

SEASON AND CHILL OUT WITH EXTRA CASH!

AUTO • RECREATIONAL • PERSONAL

Take advantage of this limited-time offer and put a pause on your December loan payments for just a \$25 fee! Plus, you can easily apply online at mymncu.org, mail in an application or visit a branch to fill one out. Enjoy your holidays with a little extra cash!

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 2024 payment(s). No exceptions will be made for applications postmarked after this date. Applications and details can be found in branches or online at mymncu.org. All applications must be submitted electronically, by mail, or in person at one of our MY CREDIT UNION branch locations. A \$25 payment or account fee deduction must be received per skipped payment before skipped payment is processed. Terms and conditions will apply.



YOU ARE INVITED!

GIFT WRAP WONDERLAND WORKSHOP

DESIGN YOUR OWN GIFT WRAP TO USE THIS SEASON & MAKE A BEE-UTIFUL HOLIDAY CREATION!

KIDS ONLY!!

- MEET SANTA
 - HOT COCOA BAR
 - MAKE & TAKE REINDEER FOOD
- *SUPPLIES INCLUDED

SATURDAY
7
DECEMBER
9 AM - 12 PM

INVER GROVE BRANCH
9050 BUCHANAN TRAIL
INVER GROVE HEIGHTS, MN



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

Christmas Eve: Tuesday, December 24, closing at 3:00 p.m.
 Christmas Day: Wednesday, December 25
 New Year's Eve: Tuesday, December 31, closing at 3:00 p.m.
 New Year's Day: Wednesday, January 1

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.

