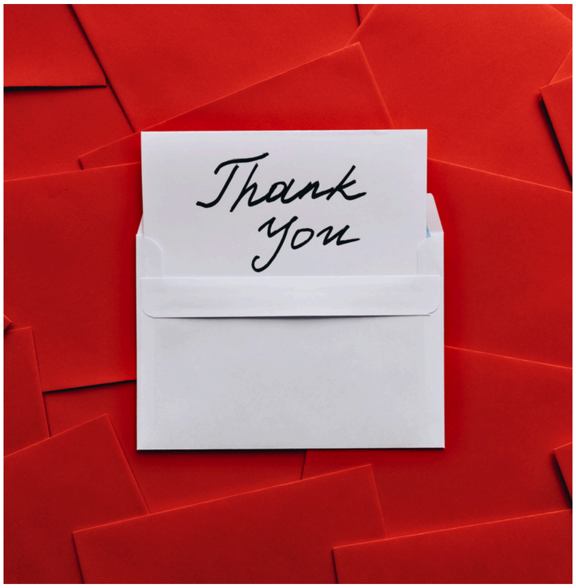
my connection

AUGUST 2026



Member Appreciation Days

Traditionally, August has been the month MY CREDIT UNION holds Member Appreciation Days to celebrate and thank our loyal members. Highlighting the approaching end of summer, the start of the State Fair, and for all the educator, parent, and student members, "Back to School" being right around the corner.

2026 also marks the one-year anniversary of MY CREDIT UNION's move to its new core banking software – so Member Appreciation Days take on an even deeper meaning in terms of that transition impacting "normal" banking activities for YOU, our members. So we want to take this opportunity to thank you for hanging in there with us and hope you will come see us!

Look for emails from us in the coming weeks identifying which day we will be celebrating at your local branch with food and fun activities, or visit www.mymncu.org to learn more as well.

Flags for Fort Snelling - Flag Rebundling

August 22 at Rosemount Branch

MY CREDIT UNION has been Flags for Fort Snelling's (FFFS) "silent partner" since 2017. What started with leading the effort to raise $350,000 to buy all 200,000 flags used over Memorial Day weekend has evolved into storing all 200,000 flags as well. This has saved FFFS over $15K annually in storage costs.

The nearly 500 storage totes containing the 200,000+ flags are now being stored at the new Rosemount branch. Each tote currently contains approximately 600 flags, along with damaged and miscellaneous flags picked up by volunteers gathering flags after Memorial Day. Our goal on August 22 is simply to assess the health and appropriateness of the flags, remove the bad flags, and put the good flags into bundles of 15. Then 30 bundles of good flags (450 flags total) go back into a storage tote and get placed back into the building until next spring! No heavy lifting required!

If you would like to help honor veterans in 2027 by sorting/bundling flags on August 22nd – please follow this link to register. We hope to have 50-100 volunteer stations in place that day!

MY CREDIT UNION Community Foundation Back to School – Supply Drive

MY CREDIT UNION Community Foundation is collecting school supplies for area schools at MY CREDIT UNION's 5 branch locations. Your donation will bring smiles, build confidence, and fuel learning for students going back to school.

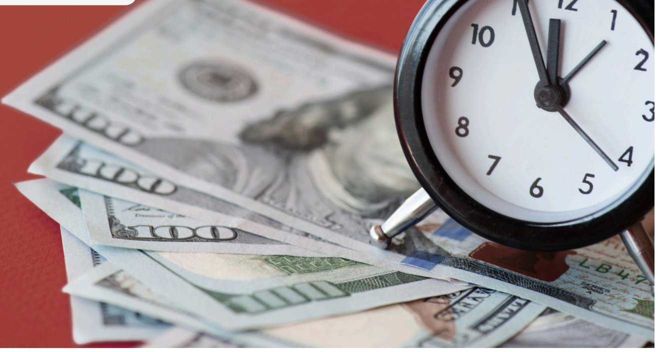
Donations can be dropped off between now and August 31, 2026, between the hours of 9 a.m. and 5 p.m. Monday through Friday, and from 9 a.m. to 12 p.m. on Saturdays. (IGH & Old Shakopee Rd will be closed on Saturdays). Cash donations will also be accepted.

Thank you for helping students and teachers start the school year off on a strong note!

Earn More With Our CD Rates!

Secure higher returns with our certificate of deposit specials—safe, reliable, and built for your goals.

Rates Here



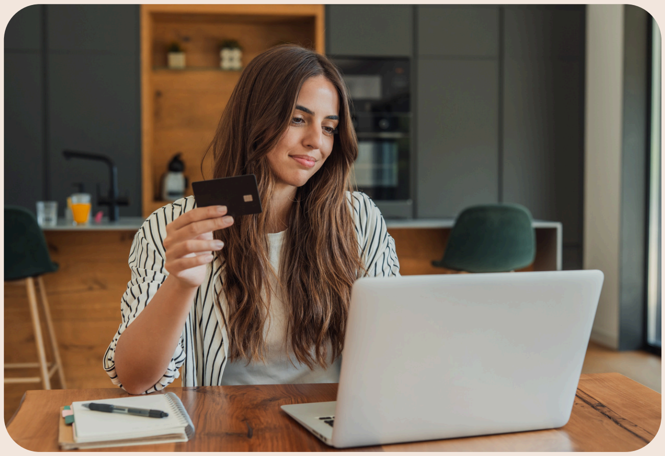
Back to School- Play Your Cards Right!

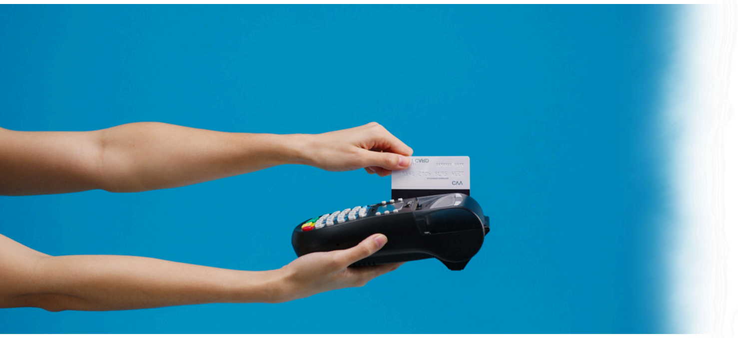
It's that time of year when college students are getting ready to head back to school. Whether college is in the Twin Cities or miles away, MY CREDIT UNION wants you to understand how a credit card can work to either help you or possibly harm you.

MY CREDIT UNION offers three "Fixed Rate" Rewards Visa Credit Card Options vs "Variable Rate" cards offered by most other organizations. We are not trying to trick you into having a 29.99% APR* (Annual Percentage Rate) - your rate is your rate!

Other things to consider:

- Only charge what you already have money to pay for.
- Always make at least the minimum payment but aim to pay in full.
- Set up automatic payments. Missed payments lower your credit score and add fees.
- It is recommended to stay below 30% utilization of your available credit.
- Monitor transactions on the mobile app to catch mistakes and possible fraud
- Proper card usage can actually increase your credit score, which will help get you approved at a lower rate for auto loans, mortgages, etc.

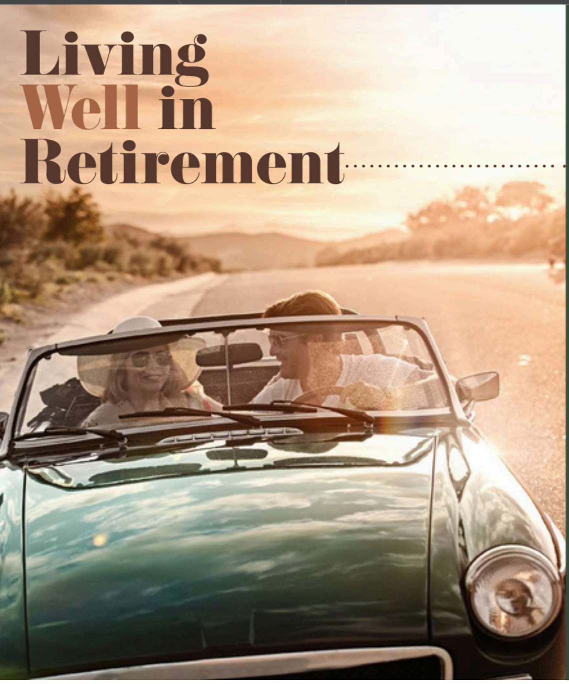




"Visa Do's & Don'ts" Seminar

Students or anyone looking to properly harness the power of having a MY CREDIT UNION Rewards Visa are invited to attend our upcoming "Visa Do's & Don'ts" FREE Seminar as part of Member Appreciation Days on Monday, August 27th at 5 p.m. at the Lyndale Branch.

Click Here for Seminar Event Registration



Living Well in Retirement

Your retirement plan should provide:

- Guarantees to help the plan succeed* ✔
- Growth potential to meet long-term needs ✔
- Flexibility to refine a plan over time ✔

Call Lisa Blevens at 612-798-7144, Osaic Institutions financial advisor located at MY Credit Union, to talk about your goals for living well during retirement.

my Retirement & Investment Solutions

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	

Source: Fidelity Investments: Three key building blocks
**Guarantees are based on the claims-paying ability of the insurance company.*

Upcoming Adventure Club Activities

August

August 3: Goat Yoga
August 5: Grocery Bingo Rosemount Branch
August 11: Bison & Cowboy Bingo
August 12: Travel Show Rosemount Branch
August 13: Greeting Card Making Course

September

September 1: St. Louie Bingo

Discover more events on our website!

MY CREDIT UNION ADVENTURE CLUB

Branch Hours

Weekday Branch Lobby Hours:
9 a.m. - 5 p.m. Monday - Friday at All Branches

Saturday Branch Lobby Hours:
9 a.m. - 12 p.m. at Lyndale, Richfield, & Rosemount (IGH & Old Shakopee Rd will be closed)

Weekday Branch Drive-Thru Hours:
8:30 a.m. - 5 p.m. Monday - Friday at All Branches

Saturday Branch Drive-Thru Hours:
9 a.m. - 12 p.m. at Lyndale, Richfield, & Rosemount (IGH & Old Shakopee Rd will be closed)

Weekday Call Center Hours:
8:30 a.m. - 5 p.m. Monday - Friday

Saturday Call Center Hours:
9 a.m. - 12 p.m.

Effective October 1, 2026, MY CREDIT UNION will have a new Service Fee Schedule for Consumer and Business Accounts. Feel free to stop by a branch or call to receive a copy.

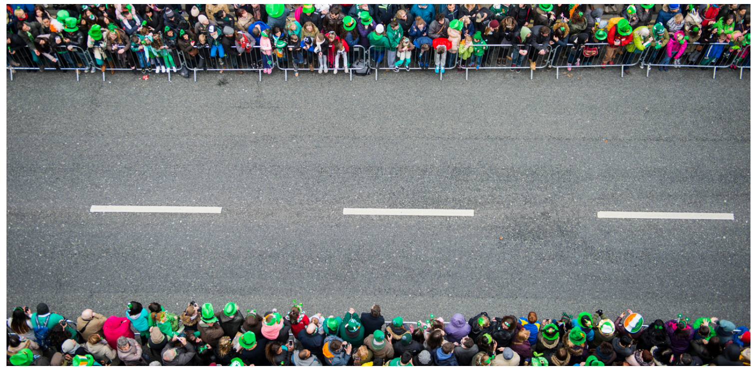
Providing financial solutions that **EDUCATE, EMPOWER,** and **ENGAGE** our members and communities!

Welcome Back Event - August 24th

Hard to believe the start of school is fast approaching! ISD271 has invited MY CREDIT UNION to participate in some of the Back to School events they are hosting on August 24th. So if you see us at these events, please stop by and visit our table. Our ability to sponsor school events and teams starts with attracting new members at events such as these. We look forward to seeing you!

Education Foundation of Bloomington "Chip in for Schools" Golf Tournament

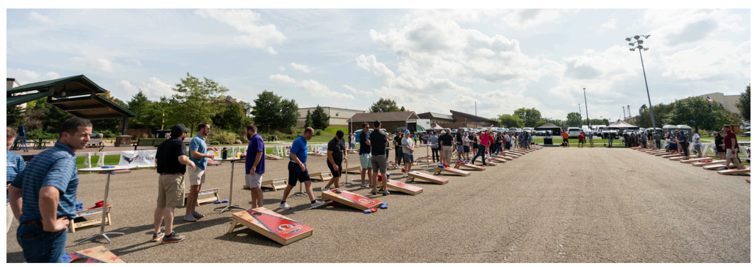
MY CREDIT UNION is proud to be one of the main sponsors of the annual "Chip in for Schools" Golf Tournament. As we learned about many of the unfunded need areas within ISD271 it stood out that the golf tournament was not only a great vehicle to raise more money for Bloomington Schools, but to help rally the business community to this cause. Since 2022 the tournament has now raised over $300,000 in support of food insecurity, educator grants and scholarships. If you or your employer feels compelled to "Chip In" for 2027 by entering a foursome, sponsoring a hole or volunteering – please email marketing@mymncu.org, and we will get you added to the roster.



Leprechaun Days Parade

MY CREDIT UNION was fortunate once again to participate in the Leprechaun Days Parade in Rosemount this year. It was great to see so many smiling faces, not sure if they were happy to just see us or the candy we were throwing out to the kids lining the parade route.

Also, a big shout-out to all the staff and their families for taking time on a summer Saturday morning to represent us and walk in the parade. Lastly, a thank you to Enterprise Car Sales for letting us borrow a vehicle to use for the parade and haul all the candy and supplies.



MY CREDIT UNION's "Fall Classic" Cornhole Tournament

If you own or work for a company that would like to support/honor Minnesota veterans or other local heroes by sponsoring and/or playing in MY CREDIT UNION's 5th Annual "Fall Classic" Corporate Invitational Cornhole Tournament on Thursday, October 1st in Central Park in Rosemount – please visit www.mycucornhole.com to learn more or register. Since 2022 this event has raised over $250,000.

Branch Locations

Lyndale Branch	W. Bloomington OSR Branch	Richfield Branch	Inver Grove Heights Branch	Rosemount Branch
9550 Lyndale Avenue South	4025 W. Old Shakopee Road	345 E. 77th Street	9050 Buchanan Trail	2828 149th St W

Holiday Closing

Labor Day - September 7

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.