

my connection

MARCH 2026



MY CREDIT UNION - Here to Serve Members the Next 70 Years!

MY CREDIT UNION receives hundreds of community sponsorship requests annually. We are proud of the 30+ local, state, and national awards we have earned since 2018 for “giving back” as we do. Why are we telling you this now? Mainly because a member recently expressed concern about our commitment to the community and wanted to know where our “heart” is. The Minnesota Credit Union Network tells us quite often how impressed they are with our community impact and how much “heart” we have for our communities – we just don’t boast about it. But from now on you might see us boasting a little more often... The member was relieved that MY CREDIT UNION is not going anywhere and will continue to be a trusted community resource for the next 70 years.

Minnesota’s largest credit unions have ALL rebranded to grow and get stronger (some multiple times) over the past 15 years. This same member recently shared his concern that RBCU was actually “sold” when it rebranded to MY CREDIT UNION. It was not. Research indicated the RBCU name was limiting our ability to grow and survive because it communicated the idea that only Richfield and Bloomington residents could bank with us. Based on that research, we also added counties to our charter, so our marketing dollars were more efficient and productive. Since the rebranding and charter expansion, MY CREDIT UNION has grown 30%.

Members also may not realize MY CREDIT UNION is a not-for-profit financial institution. This simply means our ability to have community impact for the next 70 years is directly dependent on our members not only choosing to do business with us, but also recruiting friends, family, neighbors, and co-workers to do business with us as well. If each current member delivered one new member (maybe auto loan, mortgage, credit card, certificate, Adventure Club, etc), that would go a long way in guaranteeing significant community impact for the next 70 years. We don’t have “investors” – we have YOU, our member-owners! Taking your business to financial institutions with ZERO commitment to the local community might benefit you in the short term, but also hurts the community in the long term because MY CREDIT UNION’s ability to honor its commitment to the community is reduced as a result. And if we were to go away, nobody would be willing and able to fill that void in the community...

A big thank you goes out to this member, not only for being patient, but also for taking the time to capture and articulate thoughts about “OUR” credit union (as he called it) and then coming in to discuss them with us! We love talking to our member-owners, but unfortunately, as we found out during the core banking conversion, we don’t have enough staff to talk to all of our members at the same time! But we hear you and thank you for your patience!

EDUCATE



EMPOWER



ENGAGE



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

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NMLS #653465



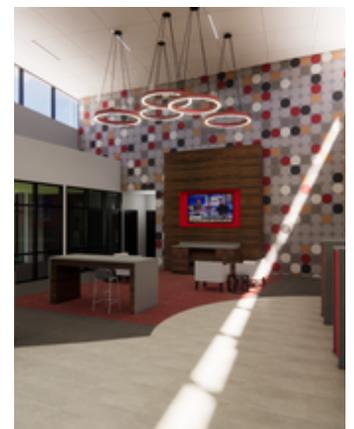


ROSEMOUNT BRANCH

As of the end of February, the new Rosemount Branch is on pace to reach its soft opening date by the end of March. Some of the final pieces of that puzzle are still scheduled to arrive from around the globe but hopefully not encounter any further delays.

Each branch our members support us in opening and operating acts to feed MY CREDIT UNION and make it stronger, which benefits everyone involved no matter which branch you call home!

Be on the lookout for the Official Grand Opening Celebration tentatively scheduled for early May. We would love members to stop in to visit and help spread the word to family and friends that might live or work in the area that are looking for a new financial institution to call home!



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Time to Buy a Car OR Refi An Existing Auto Loan Held Elsewhere?

Purchase?

As the snow melts and the roads clear, spring is the perfect time to start thinking about that new car you've had your eye on. Whether you're upgrading your family vehicle, eyeing a fuel-efficient commuter, or finally ready to buy the car you've been dreaming about all winter, MY CREDIT UNION is here to help you drive into spring with confidence—and great financing.

Refi?

Love your car but not your payment? Give MY CREDIT UNION a chance to lower that payment! Reasons someone might want to refinance:

- Lower your interest rate (Lower rate = less paid interest over the life of the loan)
- Reduce monthly payments
- Shorten the loan term – some members refinance to pay off their loan faster
- Improve cash flow during life changes – refinancing can adjust monthly payments to fit all the changes that life may throw at you (new job, growing family, etc.)
- Pay off high interest credit cards via an auto loan

Whichever reason, MY CREDIT UNION is here to support you in your journey to financial freedom.



Don't Forget GAP!

GAP Insurance (Guaranteed Asset Protection) protects you financially if your car is declared a total loss due to an accident or theft.

The Problem GAP Solves:

Cars often depreciate faster than the loan balance goes down. So if your car is totaled, your auto insurer pays the actual cash value of the vehicle – which might be less than what you still owe on your loan.

Why to Consider GAP

- Low or no down payment when buying the car
- Rolling over the negative equity from a previous vehicle
- Rapid depreciation of newer vehicles
- Wanting peace of mind if the unexpected happens

Ask your MY CREDIT UNION member service representative to learn more about the advantages of adding GAP protection to your auto loans.

Check Out Event Dates and Deadlines



Home Buying Seminar

- Thursday, March 26th at 5:30 PM
- Lyndale Branch
- [Sign Up Here!](#)

MY CREDIT UNION Scholarships – Last Call

- Applications are due by Saturday, March 28, 2026, at 12:30 p.m. or must be postmarked by that date.
- [View Scholarship Requirements & Apply Here!](#)

Bloomington Optimist Club Egg Hunt

- Saturday, April 4th
 - Teddy Bear Band - 10:00 AM
 - Egg Hunt - 11:00 AM
- Normandale Lake – 8401 Chalet Rd, Bloomington

MY CREDIT UNION Community Foundation Puzzle Night

- Friday, April 10 - 6:00 PM to 9:00 PM
- Richfield Branch
- Email myfoundation@mymncu.org to register!

Guns and Hoses – Rosemount FD vs PD

- Saturday, April 11 - 6:00 PM
- Rosemount Ice Arena - 13885 Robert Trail S

Shred Day

- Saturday, April 18, from 8:00 AM – 11:00 AM
- Lyndale Branch

Rosemount Business & Community Expo

- Saturday, April 18 - 9:30 AM to 2:30 PM
- Rosemount Community Center – 13885 Robert Trail S

Bloomington Senior Expo

- Friday, April 24 - 10 AM to 1:30 PM
- Courtyard by Marriott - 4460 West 78th Street

69th Annual Meeting

- Monday, April 27 - 5:00 PM
- Richfield Branch
- [Register Here!](#)



Optimist Egg Hunt



Shred Day



68th Annual Meeting

Coming in May!

- Enterprise Spring Car Sale
- Rosemont Branch Grand Opening
- Flags for Fort Snelling

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

Coming soon... Rosemount!
2828 149th Street West, Rosemount, MN 55068

Holiday Closing Memorial Day - May 25

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.

