my connection

Mortgages With Expert Guidance

We've heard from many of our members, "I didn't know MY CREDIT UNION offers mortgages!" We're spreading the word that we do offer mortgages and are proud to unveil a new logo for our mortgage team!

Our team is based out of the Lyndale Branch, but can schedule appointments at other branches if that is more convenient for members. MY CREDIT UNION offers:

- Fixed-Rate Mortgages
- First-Time Homebuyer Program With Low Down Payment Options
- Down Payment Assistance Programs
- Local Loan Processing
- Free Seminars
- Other Financing Options

With the spring buying season in full swing, our mortgage team offers free mortgage consultations for members to help you find mortgage programs and options that work best for you! Call 612.798.7182 today to schedule an appointment.

NMLS# 420018







Amazingly, 2025 already marks the 9th year MY CREDIT UNION has had the privilege to sponsor and support Flags for Fort Snelling! We are proud to continue the Memorial Day tradition of honoring all veterans laid to rest at Fort Snelling National Cemetery (FSNC). This is believed to be one of the largest 100% VOLUNTEER-led flag placement efforts at any national cemetery in the USA and it

would not be possible without MY CREDIT UNION and its members!

A big thank you goes out to the Adventure Club, Acme Speed Shop and Jefferson and Richfield Varsity Football Teams for all they do to help prepare, sort and transport flags in anticipation of over 200,000 flags proudly flying at FSNC on Memorial Day!

It has been great to see so many members donating to Flags for Fort Snelling and helping to place and remove flags from FSNC each year. As a sponsor, MY CREDIT UNION has been provided a limited number of spots for "group placement" on Saturday, May 24. Members interested in joining our group are asked to email marketing@mymncu.org. We cannot guarantee a spot for everyone but thank everyone for their support!

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



Don't Get Hooked by Phishing

With the Minnesota Fishing Opener on May 10, there is another form of "fishing" that is taking place in the Land of 10,000 Lakes (and beyond) trying to reel in MY CREDIT UNION members.

These "phishermen" don't use night crawlers and minnows as bait but instead use SMS text messages and emails to reel in their catches. These scams are targeting sensitive information like passwords, account numbers, login credentials, Social Security numbers and more.

Here are some common themes of these phishing attempt messages:

- We noticed a suspicious login.
- There was a problem with your payment.
- We need to confirm your address for delivery.
- Sending a fake invoice.
- Click on this link to make a payment.
- Please confirm your personal/financial information.
- Free offers or coupons.
- You won a contest.

To avoid getting hooked, follow these tips:

- NEVER click on links in unsolicited text messages or emails.
- Go directly to the website of the company that is claiming to be reaching out to you or call a publicly listed phone number for that company.
- Verify the email addresses/phone numbers from the sender. They will often use altered email domains, such as @gma1l.com instead of @gmail.com.
- Enable two factor or multi factor authentication to add a sturdy net around your accounts.

Don't let cybercriminals fish you out of your hard-earned money. Always be cautious and never feel rushed into deciding. By following these tips, you can swim safely around the digital sea!

The information contained in this article is meant for general informational purposes only. You should not rely solely on one piece of information to protect yourself from ID theft and/or fraud, and in no way does MYCU guarantee that ID theft and/ or fraud will never occur if you follow these recommendations. Under no circumstances shall MYCU be liable for any loss or damage arising directly or indirectly from the use of the information provided within this article.



Rosemount Branch Is Breaking Ground This Month!

MY CREDIT UNION is excited to announce the groundbreaking for the new Rosemount Branch will take place on May 13 and the anticipated grand opening will be in December! The branch will conveniently be located on Hwy 42 just east of Hwy 3. We look forward to serving the Rosemount Community as their first credit union!

Our New Partnership With Vistabule

MY CREDIT UNION is excited to announce a new financing partnership with Minnesota's own Vistabule Travel Trailer company! If you or anyone you know is in the market for a fantastic, locally made "teardrop trailer" be sure to book a showing with Vistabule at vistabule.com and MY CREDIT UNION would be happy to assist with financing!





System Upgrade and **MY-Gration**

To better prepare MY CREDIT UNION members for the upcoming System Upgrade/MY-gration later this year, **all member households will receive their own copy of the System MY-gration Roadmap Booklet around June 1.**

Please familiarize yourself with the booklet and hang onto it as a resource for members to navigate the road ahead. A final version of the System Upgrade/MY-gration Roadmap will be sent to all member households later in the summer as final updates become available to us.

Thank You For Your Service!

MY CREDIT UNION would like to recognize both Lynne S. and Scott H. for their service on the Board of Directors! Lynne served 10 years and Scott served 5 years as volunteer representatives of their fellow MY CREDIT UNION members before announcing their intention to retire from the Board of Directors in 2025. Thanks to both for sharing their time, talents and passion for MY CREDIT UNION by serving on the Board of Directors!

Congrats to Our Scholarship Winners

Congratulations to the 2025 scholarship recipients! The scholarship committee noted what a strong field of candidates we had this year and how difficult it was to narrow the field down to four. The winners were recognized at the 68th Annual Meeting on April 28 and each winner will receive \$2,500 from MY CREDIT UNION toward their first year of college or trade-school tuition. Please join us in congratulating the winners!

- Alex S.
- Alysia A.
- Elise N.
- Kailey O.

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, Osaic Institutions financial advisor at MY Credit Union, at 612.798.7144, to talk about your goals for living well during retirement.

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 Princip



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

ENGAGE



Shred Day Recap

Thanks to everyone who participated in our recent Shred Day event - what an incredible turnout!

Together, we:

- >> Shredded 9,240 lbs of paper
- >> Donated 680 lbs of food to VEAP
- >> Collected 262 lbs of books for Bloomington Crime Prevention Association
- >> Raised \$2,382 in donations

Your generosity made a big impact in our community. Thank you for helping us make a difference!

HOLIDAY CLOSINGS

Memorial Day: Monday, May 26, 2025

Juneteenth: Thursday, June 19, 2025

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. Federally Insured by the NCUA. NMLS #653465





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