

my connection

JANUARY 2026



Standing Strong!

Even the mightiest of oak trees needed time to grow and get stronger! MY CREDIT UNION remains committed to not only providing a best-in-class and secure banking system to our members, but to continue to invest in you, your families and the communities we serve!

During the global pandemic quite a few members were struggling financially and reached out to us! Not only did we stay open to serve our members during the pandemic, but in true "people helping people" fashion, MY CREDIT UNION proudly worked with many of these members and supported them until they could get back on their feet. We also continued to support many community organizations during that time, because they were struggling to fulfill their missions as well!

As 2025 comes to an end, MY CREDIT UNION wants to express gratitude to not only our loyal and patient members, but also to our staff, who had one heck of a year in trying to serve you! While the old banking system could no longer protect and safeguard MY CREDIT UNION members to levels now expected and required, MY CREDIT UNION remains vigilant and steadfast in our belief the new system will directly and indirectly protect our members and serve as a conduit to enhanced service levels moving forward.

Thank you for choosing MY CREDIT UNION!

Escape the Winter Chill with Adventure Club

Dreaming of sunshine and new horizons? Our Adventure Club has an exciting lineup of trips to help you break free from the cold and create unforgettable memories! Whether you're looking for breathtaking landscapes, cultural experiences, or tropical paradise, we've got something for everyone:

- **Medora, North Dakota** – Explore the beauty of the Theodore Roosevelt National Park, indulge in a BBQ dinner cruise on the Lewis and Clark Riverboat, and enjoy the charm of this historic town.
 - August 25 – 29, 2026
- **Discover Italian Vistas** - Immerse yourself in art, history and Italian cuisine through this 10-stop journey. Visit the iconic cities of Rome, Capri Island, Sorrento, Pompeii, Florence, Pisa, Murano Island, Venice, Verona, and Stresa.
 - September 5 – 17, 2026
- **Hawaiian Adventure** – Soak up the sun and experience the vibrant culture of the islands. Explore all three islands: Hawaii, Maui, Oahu on this 10-day adventure.
 - December 3 – 12, 2026



SPOTS FILL UP FAST, SO DON'T WAIT - SIGN UP TODAY TO SAVE!

CLICK THE BUTTON
FOR MORE
INFORMATION
ABOUT EACH TRIP

MEDORA, ND

ITALIAN
VISTAS

HAWAIIAN
ADVENTURE



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

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Your Sneak Peek at What's Taking Shape

Rosemount Branch Update

The Rosemount location is progressing well, with an expected opening date anticipated for late February or early March.

This location was selected in part from the result of the membership survey administered several years ago, which indicated a significant number of former Richfield and Bloomington residents (and credit union members) had moved south of the river and suggested opening offices closer to where they now lived.



2026 MY CREDIT UNION Scholarship Applications Are Live

MY CREDIT UNION 2026 Scholarships are live! 4 deserving high school seniors will be awarded \$2,500 in scholarships to be used for any post-secondary degree (college, trade school, etc.)

Eligibility requirements include:

- Primary membership at MY CREDIT UNION prior to January 1st, 2026.
- Must be a high school senior at the time of the application and awarding of the scholarship.
- Maintain primary MY CREDIT UNION membership through the award period.
- Must be a member in good standing to be considered and to receive the award.
- Previous MY CREDIT UNION Scholarship Award Winners and MY CREDIT UNION employees and family members are not eligible to apply.



Deadline for applications to be received/postmarked is March 28, 2026. Scholarship winners will be announced at the 69th Annual Meeting on Monday, April 27, 2026.

Click the button to view the application packet and apply!



**SCHOLARSHIP
APPLICATION**

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Medicare Planning for 2026: Stay Ahead and Covered

Why It Matters?

Enrollment during your Initial Enrollment Period (IEP) ensures:

- Seamless coverage starting at age 65
- Avoidance of late penalties associated with missing your enrollment window



The Initial Enrollment Period (IEP) lasts for 7 months, starting 3 months before you turn 65 and ending 3 months after your birthday month

Turning 65 in 2026? Check out the Medicare Enrollment Timeline to help you plan!



What You Should Do Now

1. Identify your 65th birthday month
2. Mark your calendar for **three months prior** – that's the earliest you can schedule a Medicare Planning Appointment
3. Reach out to TruLync Medicare Advisors well before then to reserve your spot – it's the best way to guarantee a smooth transition.
4. Make note of any questions that you have in various plan options, prescription drug coverage, specific paperwork to bring to your Medicare Planning Appointment.

Still Looking for Guidance?

Reach out to our Medicare team, and they will be happy to answer any questions that you have.

medicare@trulync.com | 800.477.0764 (TTY:711)

Click to Schedule an Appointment

**SCHOLARSHIP
APPLICATION**

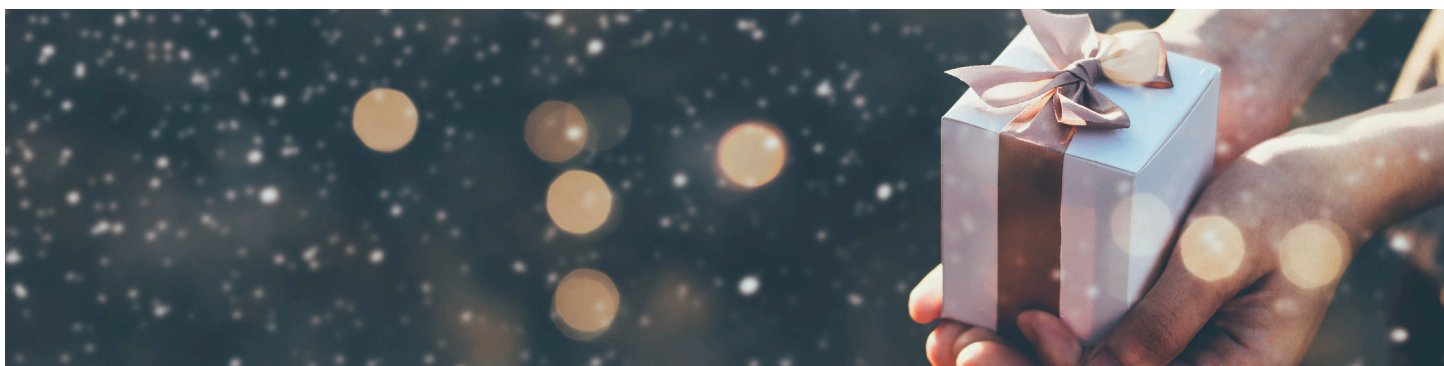
By calling this number you agree to speak with an insurance agent. We are not affiliated with Medicare or any government agency. We do not offer every plan available in your area. Currently we represent 8 organizations, which offer 61 products. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program to get information on all your options.

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Thank You For Helping Us Spread Holiday Cheer

As we celebrate the season of giving, we want to extend our heartfelt gratitude to all our members who participated in nominating individuals and families for our 7th Annual Letters to Santa program. Your thoughtfulness and generosity embody the true spirit of our credit union's mission: "People Helping People."

Because of you, we are able to bring joy and relief to those who may need it most during this holiday season. Every nomination represents a story of care and compassion, and together, we are making a meaningful difference in our community.

Thank you for helping us continue this tradition of giving back. Your support reminds us that when we come together, we can create magic—not just for the holidays, but for life.



Children's Miracle Network - Chain of Hearts

MY CREDIT UNION members are invited to join Minnesota Credit Unions in supporting Gillette's Children's Hospital by making a donation during the months of January and February at any branch location. The longer the chain of hearts, the more impact MY CREDIT UNION will have on the lives of young Minnesotans facing some pretty unique health challenges!

Donations accepted in all branches, in the drive-through lanes and over the phone! Thank you for choosing to make a difference!



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
New Years Day - January 1
Martin Luther King Day - January 19
President's Day - February 16

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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