my connection

SEPTEMBER 2026

Cruise Into Savings with Low Monthly Auto Payments

When you're shopping for a vehicle, it's easy to focus on the purchase price. But what can make an even bigger difference in your monthly budget is your auto loan payment. A low monthly auto loan payment can help you keep more money available for the things that matter most. Whether you're:

- Building emergency savings
- Planning a family vacation
- Tackling home improvement projects
- Paying down debt
- Managing everyday expenses

A manageable payment can provide valuable financial flexibility.

Purchase Price: $20,499**
Annual Interest Rate: 4.99%APR*
Loan Term: 60 months
Payments as low as: $386.75/month
**Based on Enterprise Car Sales

2023 Nissan Rogue AWD

Imagine putting the money you save toward your savings account, retirement fund, holiday spending, or your child's education. A smart auto loan can help keep your finances moving in the right direction while still getting you behind the wheel of the vehicle you need.

Ready to see how much you could save? Apply for an auto loan today and put yourself in the driver's seat of a more flexible budget.

*APR= Annual Percentage Rate. Loans subject to approval. Rates subject to change. Visit mymncu.org for the latest rate information.

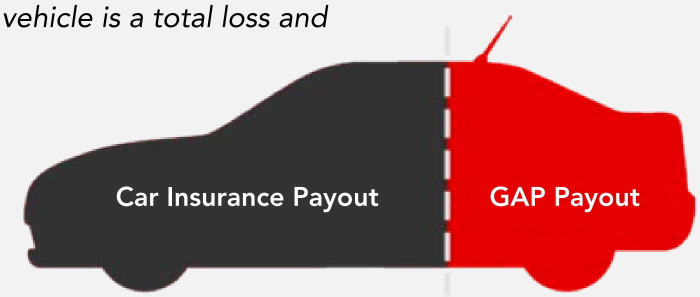
Don't forget GAP!

When you purchase a vehicle, its value can decrease faster than your loan balance. If your vehicle is totaled or stolen, your insurance company may only pay the vehicle's current market value, which could be less than what you still owe on your loan. **Ask a MY CREDIT UNION Team Member to get you started today!**

How GAP works for you

Example: You're in an accident, and your one-year-old financed vehicle is a total loss and beyond repair.

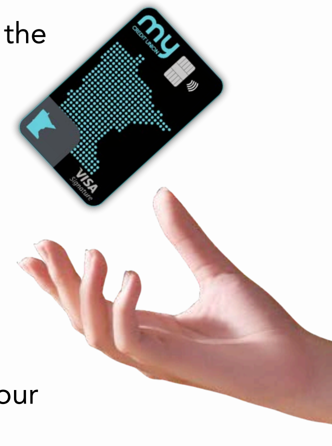
• Your loan balance:	$15,000
• Your insurance company settlement based on your vehicle's market value at the time of loss:	$11,000
• Your insurance deductible:	$1,000
• Total amount you own without GAP:	$5,000
• **Total amount you own with GAP:**	**$0**



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

Is Your Credit Card Costing You More Than You Think?

Credit card interest rates remain near record highs, with the average APR* on accounts carrying a balance hovering around **21% to 22% nationally**. There are many cards that go beyond that where rates are **24 to 29+%** *(American Default Research).*



Let's say you have a **$5,000 credit card balance** at the national average **APR* of 21.5%**. Over the course of a year, that balance could generate approximately **$1,075 in interest charges** if no principal is paid down.

By transferring that same $5,000 balance to a **MY CREDIT UNION Fixed-Rate VISA® Credit Card at 12.99% APR***, your annual interest cost would be about **$650**.

***Potential savings: More than $425 per year** in interest charges alone.*

A lower fixed rate can help more of your payment go toward reducing your balance instead of paying interest, helping you get out of debt faster and keep more money in your pocket.

Interested in saving on interest? Call 612.798.7100 or visit mymncu.org to learn more about our Fixed-Rate VISA® Credit Card and balance transfer options.

**APR = Annual Percentage Rate. Subject to Credit approval. CURewards points are not earned on balance transfers or cash advantages. Point will expire five years from the end of the calendar year in which they are earned and will expire on a first-in, first-out basis annually. The 1.99% introductory rate applies for 6 months on purchases and balance transfers from date of card account opening. After the 6-month introductory period, the standard rate will be applied. Must be eligible for MY CREDIT UNION membership and have $5.00 MY CREDIT UNION membership share account.*

Don't Let Your Savings Take a Dip This Summer!

Save more with these high-rate Certificate of Deposit Specials!

15 MONTHS **Interest Rate: 4.07% | APY*: 4.15%**

39 MONTHS **Interest Rate: 4.56% | APY*: 4.67%**

**APY = Annual Percentage Yield. Membership Required. Penalty for early withdrawal. Limited time offer. Offer subject to change at any time. Any fees incurred could reduce earnings. Minimum balance $500.*

Beginning October 5, 2026, MY CREDIT UNION will no longer accept foreign checks for deposit, collection, or negotiation. This change is necessary due to the Federal Reserve Bank system no longer accepting foreign checks for processing, eliminating the credit union's ability to handle these items through established banking channels. Members who receive checks drawn on financial institutions outside of the United States should contact the issuing person or institution to discuss alternative payment methods.

Harvest Home Equity this Fall and Save Up to $1,000 On Closing Costs!

Apply for a HELOC Today!

Fall is a great time to tackle home improvement projects in Minnesota and MY CREDIT UNION wants to help! From now until September 30, 2026 MY CREDIT UNION will cover up to $1,000 in standard closing costs for qualified borrowers up to 80% LTV, no matter how large the requested and approved line of credit is. Call 612.798.7100 or visit mymncu.org for more information.

(Standard Closing Costs include title, recording, and document preparation fees and other customary closing costs. If the borrower requires a full appraisal, the cost of the appraisal is the responsibility of the borrower and is not included in the $1,000 closing cost benefit. Must remain a member in good standing for the term of the HELOC. Other terms and conditions may apply. Offer may end at any time.)

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my Retirement & Investment Solutions

Social Security is **Just the Start**

Most retirees need additional income streams to bridge the gap.

Are you prepared?

Lisa Blevens, Osaic Institutions Financial Advisor, located at MY CREDIT UNION can help you create a comprehensive retirement income plan. Call to schedule your appointment, 612-798-7177.

Upcoming Adventure Club Activities

September

September 1: St. Louie Bingo
September 5-17: Discover Italian Vistas

October

October 1: October Day Adventure to the Sidekick
October 13: Chocolate Hugs & Kisses Bingo
October 27: October Defensive Driving Seminar
October 28: Travel Show

Discover more events on our website!

MY CREDIT UNION ADVENTURE CLUB

Medicare Season is Almost Here! Are You Ready?

Medicare Annual Enrollment is just around the corner, running from **October 15 through December 7.** During this time, Medicare beneficiaries can review their current coverage and make changes to their Medicare Advantage, Prescription Drug (Part D), or Medicare Supplement plans for the coming year.

Even if you're happy with your current plan, it's important to review your coverage annually. Plan costs, provider networks, drug formularies, and benefits can change from year to year, potentially affecting your healthcare expenses and coverage options.
Through TruLync Medicare Advisors, MY CREDIT UNION members (and nonmembers) have access to personalized guidance from licensed Medicare specialists who can help compare plans, answer questions, and determine which coverage best fits their needs. **Best of all, there's no cost for this service.**

Learn more or schedule a consultation with TruLync Medicare Advisors today.

TruLync MEDICARE ADVISORS

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.

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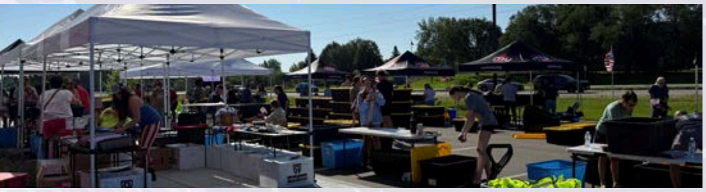

Thank You, Rosemount Community!

A heartfelt thank you to the Rosemount community and all of the incredible volunteers who joined us on August 22 to bundle flags for Fort Snelling National Cemetery. Your time, dedication, and attention to detail helped ensure thousands of flags were properly prepared and packaged for placement at the cemetery next Memorial Day.

This meaningful tradition honors the men and women who served our country, and it would not be possible without the support of volunteers like you. Thank you for helping preserve this special tribute and for demonstrating the true spirit of community service.

We are grateful for your support and look forward to continuing this tradition together next year.

Upcoming Events

OurLife Senior Expo - Apple Valley
- September 10 | 9:30 a.m. - 1:30 p.m.
- Apple Valley Senior Center - 14601 Hayes Rd

Medicare Seminar - Click to Register
- September 22 | 12:00 p.m. - 1:00 p.m.
- Rosemount Branch

NorthTober Fest
- September 26 | 3:30 p.m. - 10:00 p.m.
- NorthStar Tavern - 5101 W 98th St

5th Annual 'Fall Classic' Cornhole Tournament
- October 1 | 12:00 p.m.
- Central Park - Rosemount

Medicare Seminar - Click to Register
- October 6 | 12:00 p.m. - 1:00 p.m.
- Rosemount Branch

OurLife Senior Expo - Anoka
- October 7 | 10:00 a.m. - 2:00 p.m.
- Green Haven Golf Course - 2800 Greenhaven Rd

Trunk or Treat
- October 10 | 3:00 p.m. - 6:00 p.m.
- Morris Nilsen Funeral Chapel - 6527 Portland Ave

Medicare Seminar - Click to Register
- October 20 | 12:00 p.m. - 1:00 p.m.
- Lyndale Branch

Branch Locations

Lyndale Branch	W. Bloomington OSR Branch	Richfield Branch	Rosemount Branch
9550 Lyndale Avenue South	4025 W. Old Shakopee Road	345 E. 77th Street	2828 149th St W

Holiday Closing Labor Day - September 7 | Indigenous Peoples' Day/Columbus Day - October 12