



A Moment of Gratitude

The recent banking system conversion represents a significant milestone for our organization. The intent behind this decision was a firm and bold commitment by MY CREDIT UNION to remain in the best position to continue to serve YOU, our incredible members! However, as with any major transition, it has not been without its challenges. **Today, we want to take a moment to reflect on this journey, express our gratitude for your dedication to MY CREDIT UNION and address some of the difficulties we encountered along the way.**

First and foremost, we want to acknowledge that challenges arose during this process. Transitions of this scale are inherently complex, and despite our efforts, there were moments when things did not go as expected. We certainly recognize these difficulties may have caused frustration for both our valued members and our staff.

To our members, we sincerely apologize for any inconvenience experienced during this time. Your patience, understanding and feedback have been greatly appreciated, and we as an organization are committed to learning from these experiences to better serve you in the future. As we move forward, we are taking steps to ensure the lessons learned from this conversion

are applied to future initiatives. We are reviewing our processes, identifying areas for improvement and implementing changes to enhance efficiency and minimize disruptions in the future.

We also want to extend our heartfelt thank you to the staff of MY CREDIT UNION. The long-term success of this conversion would not have been possible without your hard work, resilience and commitment. Whether you were troubleshooting technical issues, assisting members with their concerns or ensuring day-to-day operations continued smoothly, your efforts have been nothing short of extraordinary. You have demonstrated remarkable teamwork and professionalism, and for that, we are deeply grateful.

In closing, we would like to reiterate our gratitude for your membership and participation in MY CREDIT UNION, and we look forward to building on this new foundation in the months and years to come.

Sincerely,
MY CREDIT UNION Management

Medicare Shake-Up: What Seniors Need to Know for 2026

Major changes are coming to Medicare - and Minnesota seniors need to be prepared. UCare, one of the state's largest Medicare Advantage providers, is dropping all Medicare Advantage plans at the end of 2025, affecting over 158,000 members statewide. Rising healthcare costs and reduced federal reimbursements have made these plans unsustainable, leaving many seniors uncovered.

Feeling overwhelmed? You're not alone. Our TruLync Medicare Advisors team is here to help. Whether you're navigating UCare's exit or simply want to ensure your current plan still meets your needs, our licensed advisors offer free, personalized consultations to guide you through your options.


MEDICARE ADVISORS

Schedule
your no-cost
appointment today!

[LEARN MORE](#)



Call for Board of Director Candidates

The MY CREDIT UNION Nominating Committee is seeking candidates to volunteer and serve on the Board of Directors. Terms will begin following the 2026 Annual Meeting in April.

What do board members do? MY CREDIT UNION Board Members provide strategic guidance and input to the Management Team, while representing their fellow credit union members. The Board of Directors meet once a month to approve policies to be implemented by credit union staff, as well as attend educational sessions, represent MY CREDIT UNION at industry events and serve on special committees.

Why should I volunteer? As a member-owned financial cooperative, MY CREDIT UNION values our members' financial and leadership experience to help guide us forward.

What qualifications do I need? Qualified candidates utilize MY CREDIT UNION as their primary financial institution, are members in good standing and are at least 18 years old. Candidates should also have a sincere desire to serve the credit union in an official capacity, be willing to devote the necessary time to fulfill the expectations of this position and act in MY CREDIT UNION members' best interests.

To learn more about running for the MY CREDIT UNION Board of Directors, please contact the Nominating Committee at nominating@mymncu.org.

Nominations are due by Tuesday, January 6, 2026, by 5 p.m.



5th Annual Adventure Club Thanksgiving Luncheon



Let's celebrate the season of gratitude together! We're hosting a festive Thanksgiving Luncheon to honor our amazing Adventure Club members, complete with a special performance by Alive & Kickin, a talented group of senior performers who always bring the energy and joy.

Adventure Club members attend free!

Not a member yet? If you're 55+ and have a relationship of \$2,500 or more with the credit union (checking, savings, loans or credit card), we'd love to welcome you to the club.

Non-members are welcome to attend as a guest when accompanied by an Adventure Club member. Admission is \$20.

Investing in Our Members' Futures

We believe that education opens doors, and we are proud to support our members on their journey. Each year, we award scholarships to members who continue their education after high school. Whether it's community college, university, cosmetology school or trade school, we're here to help lighten the financial load and recognize your hard work.

Do you know a student who could benefit? Learn more about eligibility and how to apply for our 2026 scholarship at mymncu.org/educate/scholarships.

Applications open at the beginning of the calendar year.
Don't miss your chance to apply!
Become a member today!

[LEARN MORE](#)



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
Veterans Day - Tuesday, November 11
Thanksgiving - Thursday, November 27



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.

mymncu.org • 612.798.7100 • Toll free: 800.967.7228



Insured by NCUA



NMLS #653465