

OCTOBER 2025



158,000 Minnesotans Must Switch Medicare Plans This Fall - What's Your Next Move?

There are many changes coming for Medicare Advantage plans in Minnesota for 2026. UCare will not be offering any Medicare Advantage plans in Minnesota next year. If you have a UCare plan, you will need to find a replacement plan. HealthPartners and UnitedHealthcare are also leaving certain Minnesota counties next year.



Now is the time to contact MY CREDIT UNION's Medicare partner, TruLync Medicare Advisors (owned by the Minnesota Credit Union Network) to receive their free service for assisting you with your Medicare needs for 2026. Please contact TruLync at medicare@trulync.com or 1-800-477-0764. Appointments are filling up fast, so be sure to schedule your appointment today!

TruLync Medicare Advisors' services are also available to those who are not MY CREDIT UNION members, so be sure to tell your family and friends to schedule their appointments as well. The Annual Enrollment Period runs from October 15 - December 7 and will be here before you know it.

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.

enterprise Fall Car Sale

Make it yours. Just like that. Take your time - or get on your way fast. We'll go at your speed when you purchase a vehicle from Enterprise.

October 16 - October 25, 2025

Pre-sale: October 16 - 18

Enterprise will appraise your vehicle using Kelley Blue Book Trade-In Value and add \$1,000,¹ or they will make your first payment up to \$1,000.²

Car-Buying Seminar

October 7th at 11:00 AM
Lyndale Branch

October 14th at 6:00 PM
Lyndale Branch

SIGN UP

SIGN UP

¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 1995-2025 Kelley Blue Book Co.'s website: KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of the vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1,000 is available only on passenger vehicles and light-duty trucks with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA, and Washington D.C. Offer valid 10/16/2025 - 10/25/2025. No cash advances. Offer cannot be combined. Not valid on previous purchases.

²Vehicle must be financed using standard financing terms through MY CREDIT UNION to qualify for payment offer. Enterprise Car Sales will make the first payment on the payment due date up to \$1,000 on member's behalf after vehicle is financed through MY CREDIT UNION. Offer void when 7-day buyback is activated. Offer valid 10/16/2025 - 10/25/2025. No cash advances. Offer cannot be combined. Not valid on previous purchases.



It is with deep sadness that we share the passing of Karolyn Lee, a devoted teacher and media director in the Bloomington Public Schools and a longtime member of the MY CREDIT UNION Board of Directors. Karolyn dedicated over 30 years to inspiring students, supporting fellow educators and shaping the future of our schools.

We extend our heartfelt condolences to Karolyn's family, friends and all who had the privilege of working alongside her.



Upcoming Community Events

Join Us

Honey and Harvest



Pumpkin picking & decorating, photo opportunities, games, prizes, local artist, etc.

Llamas Dill & Pickle are back again this year! Check them out between 9:30 AM - 11:30 AM.

October 4th, 2025
9:00 AM - 12:00 PM

Lyndale Branch (Back Parking Lot)
9550 Lyndale Ave S, Bloomington,
MN 55420

**Registration is full! We
can't wait to see our
HoneyBees!**



Come See Us

OurLife Senior Expo



Resource for local residents
age 55+ to learn about services
available to them

October 8th, 2025
11:00 AM - 1:30 PM

Green Haven Golf Course
2800 Greenhaven Road,
Anoka, MN 55303

Click to Learn More!



Come See Us

Neighbors, Inc. Community Celebration



Community 'Warrior Mile' walk,
touch-a-truck, resource tables,
local businesses and sponsors,
bounce houses, face painting,
petting zoo, carnival games, etc.

October 11th, 2025
9:00 AM - 1:00 PM

Two Rivers High School
1897 Delaware Ave, Mendota
Heights, MN 55118

Click to Learn More!



Come See Us

Morris Nilsen's Community Trunk or Treat



Morris Nilsen Funeral Chapel

Bring donations and help fill the
hearse for VEAP



October 11th, 2025
3:00 PM - 6:00 PM

Morris Nilsen Funeral Chapel
6527 Portland Ave. S,
Richfield, MN 55423

RSVP on Facebook!



Mark Your Calendars

Enterprise Fall Car Sale



Car Buying Seminars

Oct 7th at 11 AM
Lyndale Branch

Oct 14th at 6 PM
Lyndale Branch

Pre-sale: October 16th
- October 18th

General sale: October
20th - October 25th

Rules of Refinancing

Refinancing can be a powerful financial tool, but it's not always the right move. Learn more about the pros and cons.

Benefits:

- Lower your interest rate and monthly payment
- Switch to a shorter loan term to pay off your mortgage faster
- Access your home's equity for renovations or even debt consolidation

Risks:

- Beware of closing costs - these can range from 2-6% of your loan amount (*note: extending your loan term may increase the total interest paid*)
- Refinancing takes time and paperwork - ensure that it aligns with your financial goals

Whether you're buying or refinancing, the key is preparation. With our expert team of local lenders, we'll be sure to keep you on the correct path. The right mortgage can be a stepping stone to long-term financial stability.

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
Indigenous Peoples' Day - Monday, October 13

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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