



Don't Give Yourself a Lump of Coal This Holiday Season!

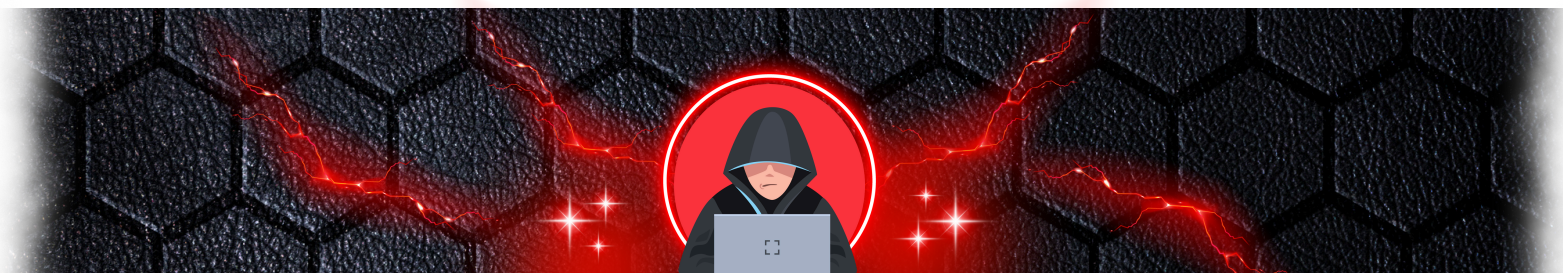
Holiday Fraud Alert: Stay Safe This Season

As the holiday season approaches, MY CREDIT UNION wants to help you stay protected. Scammers often take advantage of the busy shopping period, using distractions to trick consumers into sharing personal or financial information. Please stay alert to the following common scams:

- **Delivery & Mail Scams** – Fraudsters send fake emails or texts pretending to be USPS, FedEx, or UPS, asking you to click links or provide personal details.
- **Online Shopping Scams** – Some holiday “deals” on social media or unfamiliar websites are designed to steal money or information. Always check reviews, look for secure website indicators, and verify retailers before purchasing.
- **Charity & Investment Scams** – Scammers may pose as legitimate charities or offer “guaranteed” investment opportunities. Be cautious of anyone pressuring you to donate or invest quickly.
- **Tech Support Scams** – Unsolicited calls claiming to be from Microsoft, Apple, your internet provider or even MY CREDIT UNION are often attempts to gain remote access to your device or steal sensitive information.
- **Imposter & Romance Scams** – Fraudsters create fake profiles or impersonate loved ones, law enforcement, or credible professionals. With advances in AI and deepfakes, deceptive messages or videos can appear very real.
- **Gift Cards & Cryptocurrency** – Fraudsters often request payment in Gift Cards or Cryptocurrency. These forms of payment should NOT be used to pay anyone that is specifically asking for this type of payment.
- **Card Skimming** – ATMs, ITMs, and gas pumps may be fitted with skimmers or hidden cameras to capture card and PIN information. Inspect devices before use and report anything unusual.

This holiday season, stay cautious, slow down, and verify before you click, send, or share. Your security is our priority—please contact us at 612-798-7100 if you ever have questions or suspect something is off. Our team can help assist by confirming any suspicions you may have and what steps to take.

Once cash has been given out or sent electronically, MY CREDIT UNION cannot guarantee recovery of funds. Despite MY CREDIT UNION being Federally Insured by the NCUA, funds that have been given to or sent to a fraudulent source are not covered by NCUA.



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 MY CREDIT UNION guarantee that ID Theft and/or fraud will never occur if you follow these recommendations. Under no circumstances shall MY CREDIT UNION be liable for any loss or damage arising directly or indirectly from the use of the information provided within this article.

2025 Medicare Enrollment Period Key Dates

Key Deadlines to Remember

- **December 7 – Medicare Open Enrollment Ends for People Not on UCare**
 - This is the last day to make changes to your Medicare health or drug plans for 2026. After this date, your current plan will automatically renew, even if costs or coverage have changed. Any changes you make now will take effect **January 1, 2026**.
- **December 31 – UCare Advantage Plans are ending**
 - If you have not enrolled into new coverage by this time, you will only have Original Medicare as your coverage. You will not have coverage for your medications and need to take action.
 - REMINDER – If you are under 65 or have Ucare through MNsure, your coverage will still be available. Medica Insurance Company will be servicing your plan in 2026.
- **January 1 to March 31 – Medicare Advantage Open Enrollment**
 - If you're enrolled in a Medicare Advantage plan, you can switch to another Advantage plan or return to Original Medicare during this window. Coverage changes start the first day of the month after your request is processed.
- **Special Enrollment Periods**
 - These apply if you experience qualifying life events, such as moving or losing other coverage. They allow changes outside the standard windows.

Expect continued changes in 2026, including expanded drug price negotiations and potential shifts in supplemental coverage options. Staying informed and proactive now can help you avoid surprises later. Call our dedicated team at TruLync Medicare Advisors to get all your Medicare questions answered at 952.299.0230.

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.

7th Annual "Letters to Santa"

Since 2019 MY CREDIT UNION has sponsored "Letters to Santa" as a way to support our members and communities during potentially difficult times. Some of the "asks" have been both heart wrenching and yet heart warming at the same time because selfless members were taking the time to nominate friends, neighbors and family members to help them find joy during the Holiday Season.



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

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Add Your Name to the Financial Literacy Wall

Financial Literacy is more than balancing a checking account – it is about building independence, confidence, and opportunity. To help expand access to financial education, MY CREDIT UNION Community Foundation is launching a unique fundraiser: The Financial Literacy Wall.

When you donate at your local branch, your name will be proudly displayed on the branch's financial literacy wall as a vibrant, visible reminder of your commitment to empowering others. Every donation counts. Whether it is \$1, \$5, \$10, \$25, or more, your donation will help fund workshops, resources, and programs that teach essential money skills.

The wall will have a mitten or a stocking hat placed for each donation as a visual celebration of the community's dedication to financial empowerment:

- **Knowledge is power:** Understanding credit, savings, and budgeting opens doors to opportunity
- **Breaking cycles:** Financial education helps families escape debt and build generational wealth
- **Community impact:** Stronger financial literacy strengthens neighborhoods, schools, and local economies

Donate today, add your name to the wall and help MY CREDIT UNION Community Foundation build a stronger, smarter financial future for those in our community!

This newsletter article is provided for informational purposes only and does not constitute legal, financial, or tax advice. Participation in the fundraiser is voluntary, and all contributions are non-refundable. MY CREDIT UNION Community Foundation is recognized by the IRS with 501(c)(3) status. Please note that donations may or may not be tax-deductible depending on your local laws and the status of the receiving organization – consult a qualified professional for guidance. The organization makes no guarantees regarding specific outcomes or benefits from participation.



Last Call For High School Seniors to Become a Primary Member to Qualify for 2026 Scholarship



Dreaming of college, trade school, or any post-high school education? We award scholarships every year to help make it happen—but you must be a **primary MY CREDIT UNION member** to apply.

Don't wait—join today and secure your eligibility! Applications open soon. Details at mymncu.org/educate/scholarships.

Honoring the Legacy of John Leak

John Leak, who recently passed away at age 100, played a pivotal role in the early days of our credit union. In the mid-1960s, John was appointed manager by the Board when operations were still small and personal, so much so that credit union activity took place in his own home. His dedication and leadership helped lay the foundation for the member-focused institution we know today. Beyond his credit union work, John was a beloved educator, teaching elementary students in Richfield Schools for nearly 40 years. He served his country in the U.S. Navy during World War II. Thank you, John, for your service, your vision and your heart.



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NMLS #653465

Serve on the MY CREDIT UNION Board of Directors

The MY CREDIT UNION Nominating Committee is looking for dedicated members to volunteer and join our Board of Directors. New terms will begin after the 2026 Annual Meeting in April.

What does a Board Member do?

Board members play a vital role in shaping the future of MY CREDIT UNION. They:

- Provide strategic guidance and input to the Management Team
- Represent fellow credit union members
- Approve policies for implementation by staff
- Attend monthly board meetings and educational sessions
- Represent MY CREDIT UNION at industry events
- Serve on special committees

Who Can Apply?

Qualified candidates must:

- Use MY CREDIT UNION as their primary financial institution
- Be a member in good standing
- Be at least 18 years old
- Have a sincere desire to serve in an official capacity
- Commit the time needed to fulfill board responsibilities
- Act in the best interest of all members

Why Volunteer?

As a member-owned financial cooperative, we value your financial insight and leadership experience. Your contribution helps guide our credit union forward and strengthens our community.

Ready to Make a Difference?

To learn more or submit your nomination, contact the Nominating Committee at nominating@mymncu.org.

Deadline: All nominations must be received by **Tuesday, January 6, 2026, at 5:00 p.m.**

Thank You – Retirees!

MY CREDIT UNION members please join us in thanking seven long time staff members who plan to retire at the end of 2025! When you think about how many members they have served and assisted over their careers it is amazing! If you happen to see some of them in the coming weeks be sure to thank them! MY CREDIT UNION would not be where it is today without their longtime service and dedication! They will be missed!

L to R – Joan M, Cheryl Z, Julie P, Terry S, Diane S, and Dave B. Not pictured Sue S.



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

9550 Lyndale Avenue South

Coming soon... Rosemount!

2828 149th Street West, Rosemount, MN 55068

Holiday Closing

Christmas Eve - December 24 (Branches close at 1:00 PM)

Christmas Day - December 25 (Closed)

New Year's Eve - December 31 (Branches close at 3:00 PM)

New Years Day - January 1 (Closed)

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.

