my connection

MARCH 2022

Drive Off with a Great Loan from MY Credit Union

Whether you're looking to buy a new or used vehicle or simply want to refinance your current auto loan, MY Credit Union can provide you with a variety of solutions.

When it comes to auto loans, we want our members to get the best deal possible. We provide low rates, a variety of financing options, quick turnaround, and great, personalized member service. With an Auto Loan from MY Credit Union, you can upgrade your car and save!

Holiday Closings

 Memorial Day Monday, May 30

Upcoming Events

- Shred Day Saturday, April 23
- Annual Meeting Monday, April 25

Refinance your Vehicle

Love your vehicle but not your payment? Our Auto Loan rates start as low as 1.99% APR* - so if you've got a higher rate elsewhere, let us look at your financing to see if we can lower your rate and your payment, saving you money on your loan!

We Finance Cars, Trucks, Motorcycles and More

Did you know at MY Credit Union you can finance more than just your vehicle? We have financing options available for:

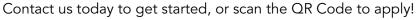
- New and Used Vehicles
- ATV's
- Motorcycles
- Snowmobiles
- Trailers
- Jet Ski's
- RV's
- Ice Houses
- And More!



Auto Loan Rates Subject to approval; Rates Subject to change. APR = Annual Percentage Rate. Visit mymncu.org for the latest rate information.

Code to apply!

Apply Today





MY CREDIT UNION provides financial solutions that **educate**, **empower**, and **engage** our members and communities.

educate

GAP Insurance - Why is it Important

If your new or used automobile is stolen or involved in a major accident, most insurance policies only cover the current value of your vehicle. Because the value of automobiles declines rapidly during the first few years of ownership (in fact, most cars depreciate by thousands of dollars as soon as they are purchased), your loan or lease balance could be substantially higher than the value of your vehicle. In fact, this "gap" between your automobile's value and the amount you still owe can be thousands of dollars.

Protect your new or used vehicle investment with Guaranteed Asset Protection (GAP). GAP protects you from substantial loss by picking up the difference between what the insurance company settles for and the amount that you still owe on the loan.

Contact one of our Member Service Representatives to learn more about how to add GAP to your vehicle today.

Upcoming Seminars

March

MY 55+ Adventure Club 'Unpacked'

Saturday, March 12: 10:00 am - 11:00 am Location: Richfield Branch Community Room Presented by MY Credit Union

Legal Definition of Capacity

Monday, March 21: 6:00 pm - 7:00 pm Location: Lyndale Branch Community Room Presented by Sara Sicheneder with Maser, Amundson & Boggio, P.A.

Understanding Your Credit Score

Thursday, March 24: 6:00 pm - 7:00 pm Location: Lyndale Branch Community Room Presented by MY Credit Union

For more information & to register for any of our upcoming seminars, please visit mymncu.org/about/community.



MYCU Cards App Gets an Upgrade

MY Credit Union members can now do more with the MYCU Cards App!

In addition to Card Controls and Transaction Alerts available in the MYCU Cards App, members are now able to immediately add their MY Credit Union Credit and Debit Cards to their mobile wallet directly from the app!

Simply access your MYCU Cards App on your mobile phone and tap the "Add to Wallet" button - once added, your card is ready for digital payments!

Start using your new Credit Card via the mobile wallet to pay for things quickly and securely while you wait for your physical card to arrive.

To learn more about the MYCU Cards App, visit mymncu.org.

MYCU CARDS APP



MYCU Cards App Allows You To:

- View current balance, available credit, and last payment
- Make payments
- View recent transactions (90 days)
- · Receive text alerts
- Report card lost or stolen
- Lock & Unlock your card
- Dispute transactions
- View CURewards balance
- Travel notices (to prevent card from being declined when traveling
- Customize your account
- Digitally Issue a new Credit Card

Available For:





empower

Want a Better Wealth Management Plan than "Just Ride it Out"?

If you want financial security during bear markets and slow economies, then you need an investment strategy that aims to limit your exposure.

Protect your financial future with a wealth management plan that aims to not leave you exposed or force you to delay retirement.

Talk with Lisa Blevens today for a free review of your portfolio.

Lisa Blevens 651.442.2622



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Go Paperless with Free e-Statements



Access your account statements online through Online Banking, 24/7. You can view your statements, save them, even print an electronic version for reference. Save time, save money, & save the planet by going paperless today!

- Reduce paper waste and help the environment
- Fast, free, & easy alternative to paper statements
- Receive email notice when e-statement is ready
- Available online 24/7 through Online banking
- Reduce chance of fraud & identity theft
- Arrive faster than paper statements
- Simplify record keeping & eliminate storage hassles.
- Easily view, search, save, download, & print online
- 18 months of statements are available online

To get MY Credit Union e-Satements, you first need to enroll in online banking. Simply sign up and start enjoying the free convenience and security of the MY Credit Union Online Banking Experience!

Adventure Club Checks Now Available

Make paying bills a little more fun with our New Adventure Club Checks! These checks are exclusive for our Adventure Club Members.

Be part of the 55+ Adventure Club and get yours today!

To learn more about the Adventure Club and to become a member, email adventureclub@mymncu.org.

SPECIAL OFFER: Mention or show this ad at any MY Credit Union branch location and receive your first box of Adventure Club Checks for FREE!*



*Certain restrictions apply. Limit one (1) free box per member. Offer ends 4/1/22.

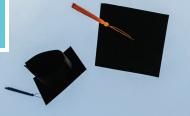
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engage







Be a 2022 MY Credit Union Scholarship Recipient

My Credit Union's Community Foundation is awarding up to 5 - \$1,500 scholarships for deserving MY CREDIT UNION high school seniors.

Eligibility Requirements Include:

- Primary membership at My Credit Union prior to applying for scholarship.
- Persons who live, work, worship, attend school or volunteer in Hennepin, Dakota, Scott, Rice, LeSueur and Carver Counties are eligible for primary membership at My Credit Union.
- Must be a member in good standing to be considered and to receive award.

Deadline for My Credit Union Scholarship applications is Saturday, April 2, 2022. Visit mymncu.org for complete details and to download the Application packet.

Shred Day In April

Our Shred Day has been tentatively scheduled for Saturday, April 23, 2022. We will hold the Document Shred Day at our Lyndale Branch in the parking lot.

Donations of non-perishable food items or cash for VEAP are suggested.

The Shred Truck will be available between the hours of 9:00 AM - 1:00 PM or until the truck is full.

For more information please visit mymncu.org.



Annual Meeting

Save the Date - 65th Annual Meeting

Monday, April 25, 2022

Bloomington Event Center 1114 American Blvd. West Bloomington, MN 55420



Annual Meeting Agenda

5:30 - Registration

6:30 - Dinner Served

7:00 - Business Meeting Begins*

7:30 - Adjournment

Dinner ticket cost is \$10 per member and are available at all branch locations.

Seating is available at 7:00 p.m. for members no attending the Business Meeting. This part is open to all members.

Be MY Valentine Contest Winners

Thank you to everyone who entered the 2nd Annual Be MY Valentine Contest! We received an overwhelming response of very sweet and selfless entries, which made it difficult choosing just two winners.

Congratulations to Denise and William B, and Jean and Wendell G. Both couples will receive an overnight stay at the Hilton Garden Inn.

We hope everyone enjoyed participating as much as we enjoyed reading them!

We look forward to the 3rd Annual Be MY Valentine Contest in 2023.



Branch Hours & Locations

Lyndale Branch 9550 Lyndale Avenue South

Lobby Hours: Drive Thru Hours: M-F 9am-6pm M-F 8am-6pm Sat 9am-12:30pm Sat 9am-12:30pm

W. Bloomington OSR Branch 4025 W. Old Shakopee Road

Lobby Hours: Drive Thru Hours: M-F 9am-6pm M-F 8am-6pm Sat 9am-12:30pm Sat 9am-12:30pm

Richfield Branch 345 E. 77th Street

Lobby Hours: Drive Thru Hours: M-F 9am-6pm M-F 8am-6pm Sat 9am-12:30pm

Inver Grove Heights Branch
Coming 9050 Buchanan Trail
Spring

2022! y Hours: Drive Thru Hours:
A-F 9am-6pm M-F 9am-6pm
Sat 9am-12:30pm Sat 9am-12:30pm

Call Center Hours: ATM Hours:
M-F 8am-6pm 24 Hours Everyday
Sat 9am-12:30pm

612.798.7100 • mymncu.org

Toll free: 800.967.7228

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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