my connection

NOVEMBER 2026

Which MY CREDIT UNION Credit Card Is Right For You?

Whether you're looking to earn rewards, save on interest, or simply have a dependable card for everyday purchases, MY CREDIT UNION offers three credit card option designed to fit your financial goals. From earning points on purchases to keeping borrowing costs low, choosing the right card starts with understanding how each option works. Check out the three options below:

Compare Your Options

Card	Best For	Key Benefits
Classic 	Members looking for a straightforward, everyday credit card	• **12.99%** APR • Intro APR - 1.99%* • No Annual Fee • $500 Minimum Credit Line • Redeem Rewards for Travel & Merchandise • 1% International Fee
Platinum 	Members focused on a lower interest rate	• **9.90%** APR • Intro APR - 1.99%* • No Annual Fee • $500 Minimum Credit Line • Redeem Rewards for Travel & Merchandise • 1% International Fee
Signature 	Members looking for added flexibility and premium features	• **10.99%** APR • Intro APR - 1.99%* • No Annual Fee • $5,000 Minimum Credit Line • Contactless • Travel Insurance • Redeem Rewards for Gift Cards, Statement Credit, Deposit to a MY CREDIT UNION Checking or Savings Accounts, Travel or Merchandise • 1% International Fee Waived

Whether you're making everyday purchases, managing larger expenses, or looking for a card with enhanced benefits, MY CREDIT UNION has a credit card option to meet your needs. Stop by a branch, call us, or visit mymncu.org to learn more about our credit card options and find the card that's right for you.

**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. $5 Membership Share required.*



Empowering Tomorrow's Leaders

MY CREDIT UNION is awarding up to four $2,500 scholarships to high school seniors planning to pursue a post-secondary education!

Not a member yet? Not a problem! Become a member today or any time before January 1st to be eligible to apply. Scholarship applications will open in early 2027. Visit mymncu.org/educate/scholarships for more information!

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

EQUAL HOUSING OPPORTUNITY

Federally Insured by NCUA *NMLS #653465*

Harvest the Benefits: Use Your Home Equity This Season and Save Up to $1,000 on Closing Costs!

Apply for a HELOC Today!

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. Applications are being accepted from now until November 30, 2026.

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.)

TruLync MEDICARE ADVISORS

Confident Medicare Decisions Start Here



130 MY CREDIT UNION members attended the October 20th Medicare seminar held at the Richfield Branch and got all their questions and concerns addressed.

Navigating Medicare changes can feel overwhelming, but you don't have to do it alone. Get expert, no-cost guidance to narrow down your plan and make confident decisions.

Struggling with taking the next steps? Connect with a TruLync Medicare Advisor to schedule a consultation.

mymncu.org/shared/resources/trulync-medicare-advisors
medicare@trulync.com
800.477.0764

By calling this number, you agree to speak with an independent health insurance agent about Medicare insurance products. 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 or 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options. This is an advertisement.





ADVENTURE IS OUT THERE!

MY CREDIT UNION ADVENTURE CLUB

Your next adventure starts here with our 55+ members. See what's coming up with the Adventure Club in 2027!

- **Azores:** July 15 - 17, 2027
- **Magical Rhine & Moselle Rivers:** Sept. 27 - Oct. 6, 2027
- **New York City:** Oct. 20 - 26, 2027

For more information visit the Adventure Club page on mymncu.org

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EQUAL HOUSING OPPORTUNITY



Now that you are retired, is your income meeting your lifestyle and needs? Are there areas of your finances that you could review with a sharper lens?

You might find yourself viewing certain areas of your life through a sharper lens in retirement. Your portfolio should be no exception. If your financial needs or living and family situations have changed, or you find that your lifestyle and income are not in sync, it may be time to take a closer look.

Lisa Blevens, Financial Advisor with Osaic Institutions can help you review and refresh your plan to reflect where you are now - and where you're headed.

Contact me for a free consultation.

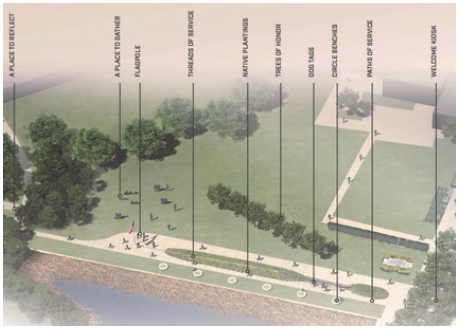
Lisa Blevens
Financial Advisor Osaic Institutions
612-798-7177
Located at MY CREDIT UNION

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Leave a Lasting Tribute at the Bloomington Remembers Veterans Memorial

For years, MY CREDIT UNION has proudly supported Bloomington Remembers Veterans and its mission to create a lasting tribute to the men and women who have served our country. Through financial contributions, volunteer involvement, and community support, we have been honored to help bring this meaningful memorial to life.

We are excited to celebrate the grand opening of the Bloomington Remembers Veterans Memorial, a place where families, friends, and community members can gather to reflect, remember, and honor those who served.

Ribbon Cutting at Harrison Park on Tuesday, November 10, 2026 at 9:00 AM

You can be a part of this legacy by purchasing a personalized dog tag to be added to the memorial. Whether you are honoring a veteran, active-duty service member, or military family member, your tribute will help ensure their service is remembered for generations to come. Learn more today and help honor those who have sacrificed so much for our freedom. Visit bloomingtonveteransmemorial.org

2027 Board of Directors Candidate Applications Now Being Accepted

Applications are now being accepted to run for the MY CREDIT UNION Board of Directors. Candidates must be at least 18 years old to be eligible and a primary member in good standing.

To learn more about volunteering on the Board, or the nomination process, contact the Nominating Committee at nominating@mymncu.org or call 612.798.7189.





Cornhole Tourney

The 2026 "Fall Classic" is in the books and thanks to great sponsors like Wings, Magnifi, Blaze, Affinity Plus, Hellmuth & Johnson, Velera, and dozens of other Minnesota credit unions, credit union vendors and local businesses once again over $50,000 were raised in support of MN veteran organizations (see below)! Thank you to the City of Rosemount for transforming Central Park into a cornhole arena and the Rosemount American Legion for hosting post event festivities. Shout out to Matt's Bar and Ol Smoky's food trucks, NorthStar Tavern and Omni Brewing for beverage service, DJ Justin Wilson for providing great music, Don Berthiaume for being the emcee and MY CREDIT UNION's Lisa Holman for singing the National Anthem! And a big shout out to MY CREDIT UNION staff and members who volunteered to run pieces of the tournament!

Flags for Fort Snelling, Warriors Next Adventure, Hendrickson Foundation, Beyond the Yellow Ribbon, Veterans on the Lake and Folds of Honor were benefactors of this year's event.

September 30, 2027 will be here before we know it! Reach out to marketing@mymncu.org to learn more!



CU Kind Day

On October 12, MY CREDIT UNION dedicated an afternoon to CU Kind Day – a special time to give back to the community through volunteering and donations. It's a reminder that we're more than just a financial institution; we're a partner in building stronger, kinder neighborhoods.

This year, our team came together to gather birthday cake supplies for VEAP, ensuring families in need could celebrate joyfully. The donations included cake mix, frosting, candles, and even some children's toys to make birthdays brighter.



Networking Gets a Playful Spin!

The Rosemount Business Collective combined fun and strategy with a classic game of cornhole at our Rosemount Branch! Beyond handshakes and business cards, they proved that meaningful connections are built when you step away from the screen, embrace playfulness, and share a laugh. Sometimes, the best ideas – and partnerships – happen when you're aiming for the target!

Are you a local business owner, community leader, or nonprofit looking to build a genuine and strengthened community within Rosemount? Connect with the Rosemount Business Collective to learn more!



Trivia Night

Saturday, Nov. 7 | 6:30 PM - 9:00 PM

9 MILE BREWING COMPANY

9555 James Ave S Ste 290, Bloomington, MN

- *$30/individual player*
- *$115/team of four*

Email: myfoundation@mymncu.org to reserve your spot!

ESTATE PLANNING SEMINAR

Secure your legacy with confidence!

Learn how to protect your assets, provide for your loved ones, and ensure your wishes are honored.

Contact mcu@hjlawfirm.com to get a 5% discount on services from Hellmuth & Johnson.

Register Here



Presented By: HELLMUTH & JOHNSON

November 19 | Refreshments at 8:30 AM | Seminar from 9 - 10 AM | 8050 W 78th St, Minneapolis, MN 55439

Branch Locations

Lyndale Branch
9550 Lyndale Avenue South

W. Bloomington OSR Branch
4025 W. Old Shakopee Road

Richfield Branch
345 E. 77th Street

Rosemount Branch
2828 149th St W

Holiday Closing

Veterans Day - November 11 | Thanksgiving Day - November 26

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.