

my connection

OCTOBER 2026



Are You Medicare Ready?

 **TruLync**
MEDICARE ADVISORS

Many Medicare plans change from year to year, including premiums, prescription drug coverage, provider networks, and extra benefits. For 2026, some Minnesota Medicare Advantage plans are leaving certain markets, making it especially important for seniors to review their coverage and ensure their current plan still meets their healthcare and budget needs.

Even if you're happy with your current plan, a quick annual review could uncover better coverage, lower costs, or additional benefits available in your area. That's why MY CREDIT UNION partners with TruLync Medicare Advisors, offering complimentary Medicare Benefits Reviews to both members and non-members. Their licensed advisors provide personalized guidance to help you understand your options and make informed decisions during Medicare's Annual Enrollment Period.

Looking for help navigating your Medicare choices? Check out our upcoming Medicare seminars below to learn more and reserve your spot.



October 6th - 12 PM
Rosemount Branch



October 20th - 12 PM
Lyndale Branch



It's 'Auto'ber! Drive Into Savings This Fall

Looking for your next vehicle? We are excited to bring back the Fall Enterprise Car Sale to help you drive home in a quality pre-owned vehicle while taking advantage of exclusive member offers.

Exclusive MY CREDIT UNION Member Benefits:

 **car sales**

- Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and add \$500¹ upon used vehicle purchase from Enterprise Car Sales.
- Enterprise will make your first payment up to \$500² when you finance an Enterprise vehicle with MY CREDIT UNION.

The sale runs from **October 19th - 24th**; Presale dates are **October 15th - 17th**
Shop online at enterprisecarsales.com/mycreditunion and apply to get pre-approved at mymncu.org for get early access with the presale and have the first pick of the fleet.

APR* = Annual Percentage Rate. Loans subject to approval; rates subject to change. Visit mymncu.org for the latest rate information. \$5 Membership Share required. ¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2020 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of 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 a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair & competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value & 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 & 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, ME, NM, OK, OR, SC, TX, VA and Washington D.C. Offer valid 10/15/2026-10/24/2026. 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 will make the first payment on the payment due date up to \$500 on member's behalf after vehicle is financed through MY CREDIT UNION. Offer void when 7-day Buyback is activated. Offer valid 10/15/2026-10/24/2026. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. Enterprise Car Sales and the "e" logo are registered trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2026 All rights reserved.

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



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NMLS #653465

Don't Get Spooked by Elder Fraud

Elder fraud is a frightfully real threat that targets seniors and can drain life savings faster than a ghost vanishes at dawn, leaving lasting emotional harm.

At MY CREDIT UNION, we're committed to keeping our members' finances safe from every spooky scheme. One of the most powerful ways to stop elder fraud dead in its tracks is simple but effective: **be truthful with MY CREDIT UNION/your financial institution and your family.**

Recently, MY CREDIT UNION has met with several members, saving tens of thousands of dollars but there was one common theme: **these members were coached by fraudsters into not being truthful with MY CREDIT UNION.** Thankfully, after long conversations, these members did not lose a penny.

If something feels off, such as unusual account activity, pressure to keep financial matters secret, or any request that requires you to follow instructions of what to say or do, don't ghost us or your loved ones. Tell MY CREDIT UNION and/or a trusted family member right away. When our members share complete and honest information, our team can quickly review activity, spot red flags, and help determine whether fraud has occurred.

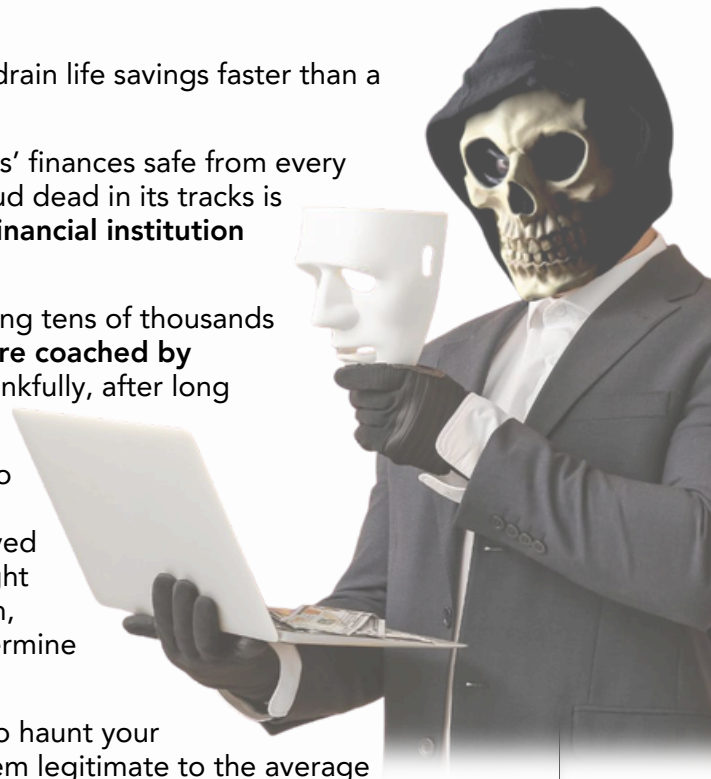
Trying to handle concerns alone only gives problems more time to haunt your accounts. Fraudsters have developed very realistic tactics that seem legitimate to the average eye but we are keeping up with current trends. Remember, **honesty is the best treat and the best defense against fraud/scams.**

If you or an older loved one has concerns about possible fraud, contact us immediately. We're here to listen, investigate, and help safeguard what you've worked hard to build.

This Halloween, **don't get tricked**, stay truthful, stay safe, and let's keep the scares where they belong: in costumes looking for candy!

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.

Beginning October 5, 2026, MY CREDIT UNION will no longer accept foreign checks for deposit, collection, or negotiation. This change is necessary due to the Federal Reserve Bank system no longer accepting foreign checks for processing, eliminating the credit union's ability to handle these items through established banking channels. Members who receive checks drawn on financial institutions outside of the United States should contact the issuing person or institution to discuss alternative payment methods.



Time to Adventure!

Your next adventure starts here. See what's coming up with 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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A Steady Perspective During Times of Volatility



Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. MY Retirement & Investment Solutions is a trade name of MY CREDIT UNION. Osaic Institutions and MY CREDIT UNION are not affiliated.

Are you worried about how recent price increases and inflation could impact your long-term financial goals?

Volatility and inflation are expected over the lifespan of a portfolio. When you work with Lisa Blevens, Osaic Institutions Financial Advisor, you can rest assured that whether you want to plan for retirement, protect your family and assets, or build wealth, your goals are her goals.

Lisa Blevens is here to create a plan that will help you with the ups and downs of the market. She offers the support you need and is happy to review your situation at any of the MY CREDIT UNION branches. **Call Lisa Blevens at 612-798-7177 for a complimentary investment review.**



Retirement & Investment
Solutions

Not Guaranteed by the Credit Union	Not NCUA Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value Including Loss of Principal	

Snowbirds: Get Ready Before You Take Flight!

As the temperatures drop in Minnesota, many of our snowbirds begin heading south for the winter. Before you leave, take a few minutes to **make sure your finances are ready to travel with you.**

- Check the **expiration date** on your debit and credit cards.
 - If your card is set to expire while you're away, contact MY CREDIT UNION before you leave to discuss your options. It's also a good idea to let us know about your seasonal travel plans so we can help ensure your cards work smoothly at your destination.
- If you'd like your statements mailed to your seasonal residence, be sure to **update your mailing address** before you head out. This helps ensure important account information reaches you wherever you're spending the winter months.

Want to skip the hassle of forwarding mail altogether? **Sign up for eStatements!** You'll have secure, convenient access to your account statements anytime, anywhere, whether you're relaxing in Arizona, Florida, or somewhere in between.

Call **612.798.7100** or stop in branch to get prepared! Plan now so you can enjoy a worry-free winter season.



Effective October 1, 2026, MY CREDIT UNION will have a new Service Fee Schedule for Consumer and Business Accounts. Feel free to stop by a branch or call to receive a copy.

Call for 2027 Board of Director Candidates - Application Now Open

Nominations are now being accepted for positions on the MY CREDIT UNION Board of Directors. Candidates must be at least 18 years old to be eligible.

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



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Trivia Night is Coming!

Think you have what it takes to outsmart the competition? Gather your smartest friends, family members, neighbors, or co-workers and join the MY CREDIT UNION Community Foundation for an exciting evening of trivia, laughter, and community impact at our Trivia Night Fundraiser on Saturday, **November 7, 2026**, from **6:30 p.m. to 9:00 p.m.** at **9 Mile Brewery** in Bloomington.

Hosted in partnership with 9 Mile Brewing and Trivia Mafia, this fun-filled event will bring teams together for a night of friendly competition while supporting a meaningful cause.

Registration Information

- \$30 per individual player
- \$115 per team of four
- **Registration deadline: Friday, October 30, 2026**



As a 501(c)(3) nonprofit organization, the MY CREDIT UNION Community Foundation uses proceeds from events like Trivia Night to support students and schools, heroes from all walks of life, and the communities served by MY CREDIT UNION.

Whether you're a trivia champion, a casual player, or simply looking for a great night out, this event is the perfect opportunity to have fun while making a difference.

Don't miss your chance to compete for bragging rights, enjoy great company, and help support a great cause! **Email myfoundation@mymncu.org to register** and secure a spot for you or a team up to 4 players – space is limited. This event is recommended for ages 21 and older.



Trivia. Friends. Fun. Community Impact. What could be better?

Upcoming Events

5th Annual "Fall Classic" Cornhole Tournament

- October 1
- Rosemount Central Park

Medicare Seminar - [Click to Register](#)

- October 6 | 12:00 p.m. - 1:00 p.m.
- Rosemount Branch

OurLife Senior Expo - Anoka

- October 7 | 10:00 a.m. - 2:00 p.m.
- Green Haven Golf Course

Trunk or Treat

- October 10 | 3:00 p.m. - 6:00 p.m.
- Morris Nilsen Funeral Chapel

Enterprise Fall Car Sale

- October 15 - 24
- All branch locations

Medicare Seminar - [Click to Register](#)

- October 20 | 12:00 p.m. - 1:00 p.m.
- Lyndale Branch

Rosemount Haunted Trail

- October 24 | 6:00 p.m.
- Rosemount Central Park

Trivia Night

- November 7 | 6:30 p.m. - 9:00 p.m.
- 9 Mile Brewing Company

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 Indigenous Peoples' Day/Columbus Day - October 12 | 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.



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