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New ATM Coming Soon to Richfield Branch

A new ATM will be installed at our Richfield Branch this coming Fall. My Credit Union is proud to offer members free ATMs at all other branch locations. My Credit Union also offers its members access to over 40,000 surcharge-free ATMs through our ATM network partnership.



Educate, Empower and Engage

Inspired by our founders, the Richfield and Bloomington School Districts, MY CREDIT UNION is proud to unveil a new mission statement for our organization.

“MY CREDIT UNION provides financial solutions that EDUCATE, EMPOWER, and ENGAGE our members and communities.”

We made a concerted effort to keep the new mission statement short, concise, and yet powerful. For all math and science teachers in the audience, MY CREDIT UNION has simplified our new mission statement even further to read: $my = f(E^3)$, which can be translated – for MY CREDIT UNION to fulfill its mission it is a function of our efforts to EDUCATE, EMPOWER, and ENGAGE our members and communities.

The new mission statement has really become a focal point for our entire organization from top to bottom. Our plan is to utilize our community rooms at Lyndale and Richfield to conduct FREE financial education seminars on a variety of topics each quarter (see enclosed list of seminars). Moving forward we will explore ways to offer financial education back in our local schools as well. If you do not understand the difference between a fixed rate credit card and a variable rate credit card – please ask our staff to explain it for you.

As members financial education increases, our hope is that they will begin to feel empowered financially. (Increased credit score, qualifying for lower loan rates, stretching their budget by avoiding fees, etc). For many people who may be living paycheck to paycheck, the stress of managing monthly expenses can be extremely challenging. MY CREDIT UNION hopes we can work with our members to help alleviate some of that stress.

Lastly, as a credit union that has educated and empowered its members, we would love to see this earn MY CREDIT UNION even more members. MY CREDIT UNION loves to ENGAGE and invest in its local communities, but that is a direct function (just like the mission statement formula above) of the volume of business entrusted to us by our loyal members. Please choose to keep your families' business at MY CREDIT UNION and benefit your local community.

Thank you for being a MY CREDIT UNION member!

Sincerely,
Greg Worthen
President



MY Credit Union Community Foundation

As of September 2021, MY CREDIT UNION is excited to announce the launch of the MY CREDIT UNION COMMUNITY FOUNDATION! What does that mean for MY CREDIT UNION members and the communities we serve? It will mean greater opportunities for MY CREDIT UNION to impact lives. As mentioned in the President's Message our new mission is to Educate, Empower and Engage our members and communities. The Foundation is another vehicle to make that happen!

The primary focus and work of the MY CREDIT UNION COMMUNITY FOUNDATION will be to honor veterans (such as ongoing sponsorships of Flags for Fort Snelling and the Hendrickson Foundation) and support local high school activity programs. We would love to reduce or eliminate the financial barriers kids, parents and organizations face in the current pay to play/participate environment. We believe working together MY CREDIT UNION and its members can "Pay it Forward" for generations to come!



How can you help?

- **On Going and End of Year Financial Support** – members can now make tax-deductible donations directly to the MY CREDIT UNION COMMUNITY FOUNDATION (especially via our NETGIVER fee free app).
- **Planned Giving** – if you are a member that likes the vision of the new Foundation and wants to leave a legacy gift to support programs of your old alma mater or your favorite veteran organization, please reach out and we would love to talk to you. Hopefully members would feel their legacy gifts are safe with MY CREDIT UNION and its new Foundation.
- **Volunteering** – the power of MY CREDIT UNION and its members has been on full display since 2018 as we have worked together to help raise over \$400,000 for Flags for Fort Snelling and just as important contribute hundreds of hours as volunteers to place, remove and store the 200,000 flags which honor veterans each Memorial Day. MY CREDIT UNION COMMUNITY FOUNDATION will be conducting its own fundraising events, with the goal of immediately dispersing 100% of the net proceeds back into the community.

We encourage members to visit www.mymncu.org/foundation to learn more as we get the Foundation up & running.

Letters to Santa beginning November 26th

Do you or someone you know have a child in need of something special this Holiday Season?
My Credit Union will be providing memorable gifts from Santa for three lucky kids!

Starting November 26th:

- Letters can be dropped off in the drive-thru at any branch location or emailed to marketing@mymncu.org
- Santa's Mailboxes will be available in lobbies from November 26th - December 17th
- Winners will be notified on December 18th
- Children and adults of all ages can submit entries

Letters will be available online at mymncu.org, and at all MY Credit Union branch locations.

All "Letters to Santa" must be emailed or dropped off at any My Credit Union location by Friday, December 17th, 2021 to be eligible for consideration.

My Credit Union Employees, Board Members and their immediate family members are not eligible.



[Click here to download or print your letter to Santa.](#)

New! The 2022 MY CREDIT UNION Community Calendar -

“Majestic Minnesota!”

This stunning wall calendar features seasonal images from the great State of Minnesota, generously donated by MY CREDIT UNION member Mike N of Hyland Ridge Photography! Members can receive a calendar by making a donation to the newly created MY CREDIT UNION COMMUNITY FOUNDATION - suggested minimum donation of \$5.00. All proceeds of the foundation will be invested to support local high school activity programs and veteran organizations.

Minimum donations made via the NETGIVER donation app will earn members a second calendar if they would like one!



Welcome to “Auto”ber!

Purchase or Refinance with MY CREDIT UNION to Lower Your Loan Payment and Be Rewarded!

- Receive \$50 Gas Card when you refinance any Automobile or Recreational Vehicle Loan currently held at another financial institution. (\$7,500 minimum loan amount, subject to credit worthiness). Member has choice of Holiday, Kwik Trip, Speedway or Colonial Auto BP here in Bloomington.
- Members will also receive a \$50 Gas Card if they purchase a vehicle from Enterprise Car Sale and finance with MY CREDIT UNION.

Skip a Pay Coming in December

At MY Credit Union we know sometimes you need a little extra cash for unexpected expenses. Our Skip-a-Pay program allows you to skip one or more of your eligible MY Credit Union loan payments. Our next Skip-A-Pay will be offered in December, 2021. Be on the look out for more information!

SKIP

Reminder

Holiday Loans will not be offered by MY Credit Union this Holiday Season.

A MY Credit Union Visa Rewards Credit Card is a great way to still get everything you need at a great rate!

Don't have a MYCU Visa Credit Card?

Apply today!

Enterprise Car Sale

Buy your next car from Enterprise

Special Sales Event

Fall Sale October 1-9, 2021

 car sales

Enterprise will appraise your vehicle using Kelley Blue Book Trade-In value and Add \$500* or we will apply \$300 towards your first payment.

Offer valid October 1-9, 2021



*Upon used vehicle purchase from Enterprise and financing with MY Credit Union.

Credit Cards with Rewards that Fit Every Lifestyle <<<<<<<<<

You can start earning Points toward premium merchandise or exciting travel just by using your MYCU Visa Credit Card. Our Rewards Cards earns one (1) point for every dollar you spend.



Our Signature Card also offers Cash Back! Redeem cash for points at your favorite merchant, a statement credit, check, travel, merchandise, or deposit to your Checking, Savings, or Loan Account!

MY Rewards Visa Credit Cards Offer:

- No Annual Fee
- Contactless
- Rewards Including Cash Back**
- Card Controls
- Text Alerts
- 1.99%APR* Introductory Rate for the first six months, then moves to standard rates



Platinum	9.9% ^{APR^}
Signature	10.99% ^{APR^}
Classic	12.99% ^{APR^}

Don't have a MYCU Visa Credit Card?

Apply Today!



*APR = Annual Percentage Rate. Rate subject to credit worthiness. **Available for the Visa Signature Card.

5.9% Visa Balance Transfer is Back

Beginning November 1st you can start taking advantage of our low balance transfer rate of 5.9% APR*! Find out how much you can save! Offer available to both new and existing My Credit Union VISA Credit Card holders.

Transfer your high interest credit card balance to a My Credit Union VISA Rewards Credit Card. Your transferred balance remains at 5.9% APR* until your balance is paid off.

To get started stop by any branch location, or call 612.798.7100 to speak with a Representative.

Earn 2X Points on all Credit Card Purchases

Get ready to start seeing double!

Beginning November 1st you can start earning double the points all purchases you make with your MYCU Visa Credit Card!

Plus, Earn 10,000 bonus points when you open a MYCU Credit Card before the end of the year!!

\$500 minimum balance transfer required. No other My Credit Union loan can be paid off with balance transfer promotion. Offer ends 12/31/21. Credit qualifications apply. Subject to Change. 1.99% Introductory APR for 6 months on all purchases and balance transfers (new cardholder's only). After the 6-month introductory period, the following standard rates will apply: Purchases 9.9% APR (Platinum) 12.99% APR (Classic) 10.99% APR (Signature). Balance Transfers performed during the promotional period November 1 - December 31, 2021 will remain at 5.9% APR* for the life of the balance. Application of Payments: Generally, we will apply your minimum payment first to lower APR balances before balances with higher APRs. Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones. *APR = Annual Percentage Rate.

MYCU Cards App

Manage all your MYCU VISA Credit Card information from anywhere, anytime.

- View current balance, available credit, and last payment
- Make payments
- View recent transactions

Available For:



President | Greg Worthen

Board of Directors

- Jim Habeck (Chair)
- Lynne Scherer (Vice-Chair)
- Teresa Kruse (Secretary)
- Jim McDonald (Treasurer)
- Dylan Klopp
- Evans Onchiri
- John Suarez
- Doug Forsman
- LuAnn Werner
- Scott Hoffhines*

Supervisory Committee

- Joe Meuwissen (Chair)
- David Kriesel-Koll
- John Suarez



Enjoy the Fruits of your Labor

Live the retirement that you've expected

You've saved for retirement and now it is right in front of you. Will you be able to enjoy the fruits of your labor as you expected? Does your predicted retirement income match your current lifestyle? It is time to review your retirement plan so that you can live the life that you hoped for.

Talk with our Infinex investment representative to discuss how you can make your 401(k), investments, and pensions work hard while you enjoy life.

Contact Lisa Blevens My Retirement & Investment Solutions representative at 612.798.7144 or lblevens@infinexgroup.com

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. MY Retirement & Investment Solutions is a trade name of MY Credit Union. Infinex and MY Credit Union are not affiliated. Products and services made available through Infinex are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.



LISA BLEVENS, CRPC

Financial Advisor • Infinex Investments, Inc.

PHONE

612.798.7144 office



Retirement & Investment
Solutions

Keep Active with our 55+ Club

Travel and so much more! MY Credit Union Adventure Club Member benefits include:

- Emailed monthly newsletter
- Learning Opportunities (Virtual and In-Person)
- Volunteer Opportunities
- Travel
- Holiday Celebrations
- Games

NEW! Redeem MY CREDIT UNION Rewards Visa points for Adventure Club activities and trips.

For questions or to RSVP for upcoming activities, email JulieAnn at adventureclub@mymncu.org.



Upcoming Trips & Activities:

- Oct. 13th - Stamp Camp Card Making
- Oct. 18th - Air Purification Online Seminar
- Oct. 19th & 20th - 55+ Defensive Driving 8-Hour Course
- Nov. 9th - 55+ Defensive Driving 4-Hour Course
- Nov. 15th - 20th - Branson Showstoppers Adventure

Space is limited! Visit our website for complete trip details!

Looking to Buy or Refinance a Home?

We can help! Whether you're a first-time homeowner, considering a move, refinancing, or in the market for a vacation property, MY Credit Union has mortgage loan* options to make buying a home simple. Our competitive rates and member friendly terms are just what you need to make a house your home.

Get started today! Call 612.798.7100 & ask to speak with our Mortgage Team.

NMLS#1664929 *All loans subject to credit approval. **Restrictions apply.

Sign up for e-statements

Are you throwing away your monthly statements or just letting them pile up somewhere? Wouldn't it be better to not get them at all?

Sign up for eStatements and get instant access to your account history, anytime. Get your statements faster and never worry about losing one again. E-statements are available for savings, checking, CDs, credit cards and loans.

Sign up for eStatements today!



Educate & Empower

Take a look at our upcoming Seminars

Harnessing the Power of MY REWARDS CREDIT CARDS

Wednesday, October 13th
5:00 - 6:00 p.m. @ Lyndale Branch

55+ Driving Seminar*

Tuesday, October 19th and Wednesday, Oct 20th
8:30 a.m. - 12:30 p.m. @ Lyndale Branch

Which Medicare Part D Plan is Right for Me?

Thursday, October 21st
10:00 a.m. @ Lyndale Branch
1:00 p.m. @ Richfield Branch

Home Buying Seminar

Saturday, October 23rd
10:00 a.m. - 11:30 a.m. @ Richfield Branch

Understanding Your Credit Score

Tuesday, October 26th
5:00 p.m. - 6:00 p.m. @ Lyndale Branch

CPR Classes*

Wednesday, November 3rd



* Denotes there is a fee for these classes/seminars. Visit mymncu.org to register or for more details.

Open a FREE Youth Savings Account for your Kid or Teen!

Stop by MY Credit Union now through October 30th to open a FREE Youth Savings Account for your kid or teen!

Sign up for e-statements and make a deposit into the account and receive a FREE GIFT!

A MY Credit Union Youth Savings Account is a great way to learn about savings goals and how to reach them!

Start earning and learning today!

Aug. 30th - Oct. 30th <<<<<



*Must be 18 years of age or younger. FREE account is in the amount of \$5 to cover membership. Not valid with any other offer. Limited time. Free gift while supplies last. Ends 10.30.21. Offer available at all MY Credit Union locations. For new accounts only.

To keep up with the latest MY Credit Union news and updates, visit mymncu.org.

Branch Hours & Locations

Lyndale Branch
9550 Lyndale Avenue South

Richfield Branch
345 East 77th Street

W. Bloomington OSR Branch
4025 W. Old Shakopee Road

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

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

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

ATM Hours:
24 Hours Everyday

Calendar

Branches Closed

- Indigenous People's Day
Monday, October 11
- Veteran's Day (Observed)
Thursday, November 11
- Thanksgiving Day
Thursday, November 25



Download our Mobile App!



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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