



“Let Your Fingers Do the Walking!”

For those of you who are too young to know what this expression means, Google it to find out! But in general terms, it is referring to the old-school method of using the Yellow Pages® Directory to look up business phone numbers and addresses. It's not really used anymore because business information is easily found via your phone, tablet or computer.

Fast forward to today, MY CREDIT UNION has invested in a state-of-the-art online banking platform and mobile app that really let members' "fingers do the walking" to find up-to-date account balance information, set financial goals, pay bills, execute balance transfers, etc. The idea of members calling the Contact Center multiple times per day to have our staff tell them their current balance information seems like a

less-than-ideal use of our staff's time. We prefer to keep the lines of communication open in the Contact Center for more pressing matters like loan applications, product inquiries, service issues or possibly setting up appointments with service representatives in the branches.

If you would like to make an additional New Year's resolution to figure out how to download and start using the MY CREDIT UNION app - please give it a try! If you get stuck, we would be glad to help show you how to let your fingers do the walking. Once you know how it works, you may never call the Contact Center again because all the information you need is at your fingertips!

Wash Away High-Rate Credit Card Debt

5.9% APR*

AND START FRESH WHEN YOU TRANSFER YOUR OTHER CREDIT CARD BALANCES TO US.

Take advantage of our **low balance transfer rate of 5.9% APR*** and transfer your **high-interest credit card balances to a MY CREDIT UNION Visa® Rewards credit card**. When you transfer your balance, your rate will remain at 5.9% APR* until your balance is paid off. **Forever Rate** - <https://www.mymncu.org/new/balancetransfer.shtml>.

This offer is available to both new and existing MY CREDIT UNION Visa® credit card holders, but don't wait, this offer only lasts from Feb. 1 - Mar. 15! **Ready to start saving? To get started, call 612.798.7100 to speak with a Member Service Representative.**

*APR = Annual Percentage Rate.

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

Don't Lose Your Money Looking for Love

Social media and dating sites are popular ways to connect with others. However, some people use these sites to scam people. "Sweetheart scams" are on the rise, with fraudsters out to steal your heart - and your money.

Learn How the Scam Works

Sweetheart scammers create fake online profiles and use various tactics to convince you they are "real" people who develop feelings for you. They may even make promises of love and marriage. After they've earned your trust, they ask you to send them money to help with an emergency or for a ticket to visit you. Don't fall for it. These fraudsters are simply out to steal your money.

Spot a Scammer

Don't fall victim to this love scam. Look for these warning signs that your "soulmate" is a fake:

- The "relationship" quickly becomes romantic and serious.
- You never meet them in person, talk on the phone and/or video chat.
- They claim to live far away or to be stationed in the military.
- They ask to chat via personal email, text or another app.
- You notice frequent spelling and grammar mistakes, even though the person claims to be American.
- They tell you about emergencies or pressing hardships, such as medical bills, or claim they would visit you if only they had the money.
- They ask you to wire money, set up a bank account or provide them with your bank account information.

Protect Yourself

Follow these tips to protect yourself from this and other scams:

- Trust your gut. If something feels off, it probably is.
- Ask a trusted friend or relative for their thoughts about a situation you are questioning.
- Never send money or give your personal information (bank account, credit card, Social Security number, etc.) to someone you meet online.
- Do not set up a bank account for someone you meet online.
- Only connect with locals you can meet in person.



"Back to School" 66th Annual Meeting

Date: Monday, April 24

Location: Richfield High School

Social Hour/Check-In: 5:00 p.m.

Business Meeting: 6:00 p.m.

Adjourn/Pizza: 6:30 p.m.

Annual Meeting R.S.V.P.

Call 612.798.7100 to R.S.V.P. Must be a current member to attend. More detailed information will be posted at mymncu.org.

President

Greg Worthen

Board of Directors

Jim Habeck - Chair
 Lynne Scherer - Vice Chair
 Teresa Kruse - Secretary
 Jim McDonald - Treasurer
 Doug Forsman
 Scott Hoffhines
 Dylan Klopp
 John Suarez
 Luann Werner
 Steve Schneeberger*

Supervisory Committee

Joe Meuwissen - Chair
 David Kriesel-Koll
 Dylan Klopp
 Michael Pedersen

*Associate Board Member

Be MY Valentine!



We are going to try something new in 2023 – for the entire month of February, members are asked to show their “love” for their favorite school district employee by nominating them to “Be MY Valentine!”

It could be a teacher, it could be a cafeteria worker, it could be a custodian, it could be a coach, it could be pretty much anybody you feel is deserving of recognition that works for your local school district.

Simply email your nomination to marketing@mymncu.org by February 28. Please provide a brief description of why your

nominee deserves recognition. One winner will receive four tickets to the March 7 Minnesota Wild vs. Calgary Flames game in St. Paul.

(One nomination per submission. One submission per person/family. The winner will be randomly drawn from the top 10 submitted nominations based on the supporting narrative.)

Upcoming Seminars

Holiday Spending Hangover?

Learn Why the 5.9% Forever Rate Balance Transfer Might Be Right for You!

Thursday, February 23

5:00 p.m. – 6:00 p.m.

Lyndale Community Room

[Register here](#)





MY CREDIT UNION's Community Foundation will award up to five \$1,500 scholarships to qualified high school seniors pursuing post-secondary degrees.

Eligibility Requirements Include:

- Primary membership at MY CREDIT UNION prior to applying for the scholarship.
- Persons who live, work, worship, attend school or volunteer

in Hennepin, Dakota, Scott, Rice, LeSueur or Carver County are eligible for primary membership at MY CREDIT UNION.

- Must be a member in good standing to be considered and to receive award.

Visit mymncu.org for complete details and to download the application packet.

MY CREDIT UNION Adventure Club

The 55+ Adventure Club is heading to New England! Join the Adventure Club for their next trip!

- September 22 - 29, 2023: Providence, RI, and more!
- Double occupancy: \$3,699/person

For more information about all upcoming trips, seminars and activities, visit our website at mymncu.org or email adventureclub@mymncu.org.

Sign-up information will be included after each trip description on the website.

To keep up with the latest MY CREDIT UNION news and updates, visit mymncu.org.



Branch Locations

Lyndale Branch

9550 Lyndale Avenue South

Richfield Branch

345 E. 77th Street

W. Bloomington OSR Branch

4025 W. Old Shakopee Road

Inver Grove Heights Branch

9050 Buchanan Trail

Holiday Closings

Presidents Day - Monday, February 20

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.

