



Good Housekeeping for Your Financials

At MY CREDIT UNION, keeping your account information current helps us serve you better and keeps your accounts secure. If you've recently moved, changed your phone number, updated your email, or renewed your ID, now's a great time to make sure we have your most up-to-date details on file.

There are several easy ways to update your information:

- **Log in to Online Banking:** You can quickly update your contact details and preferences right from your dashboard. Click the profile icon in the upper right corner in Online Banking. Switch between the "Profile," "Security," and "Contact" tabs to update specific information.
- **Send Us a Secure Message:** Use the secure inbox within Online Banking to let us know about changes or ask questions. Click "Message Center" at the top of your Online Banking and compose a new message.

- **Give Us a Call:** Our team is happy to verify and update your information over the phone.
- **Stop by a Branch:** If you're nearby, we'd love to see you!

Keeping your info fresh helps prevent service delays, ensures important notifications reach you, and strengthens your account security. Thank you for helping us keep things running smoothly!

Rewards Credit Cards That Have Your Back - Anytime, Anywhere

Life is full of surprises, and sometimes that means your debit card might be lost, stolen, or temporarily locked. Having a MY CREDIT UNION Rewards Visa® credit card ensures you're always prepared with a reliable backup payment option.

Our MY CREDIT UNION Rewards Visa® credit cards are designed with your financial well-being in mind:

Earn Rewards: Earn points simply by spending! Every dollar you spend is one point earned. Redeem reward points for travel and merchandise on all cards. Earn cash back, gift cards, or statement credit with our Signature Card!

Fixed Interest Rates: Enjoy the stability of fixed rates on all three of our MY CREDIT UNION Rewards Visa® credit card options. Rates are as low as 9.90% APR,* providing predictable payments without unexpected increases.



- > **CLASSIC - 12.99% APR***
- > **SIGNATURE - 10.99% APR***
- > **PLATINUM - 9.90% APR***

No Annual Fees: Keep money in your pocket with no annual fees.

Introductory Offer: Benefit from a 1.99% APR* introductory rate for the first 6 months on purchases and balance transfers.

Managing your MY CREDIT UNION Rewards Visa® credit card is effortless with the MYCU Cards App:

- **Real-Time Account Management:** View balances, check on recent transactions, and make payments on the go.
- **Enhanced Security:** Instantly lock or unlock your card, report it lost or stolen, and set up travel notices to prevent declines while traveling.
- **Mobile Wallet Integration:** Add your card to your mobile wallet directly from the app for quick and secure digital payments. This allows you to tap and go, like at gas stations where skimmers can be a risk. Just hold your phone near the reader and POOF - you're done! It's fast, contactless, and safer than swiping your physical card.

Don't wait until you need it! Apply for a MY CREDIT UNION Rewards Visa® credit card today and enjoy peace of mind knowing you're prepared for the unexpected.

*APR = Annual Percentage Rate. Subject to approval. CURewards® points are not earned on balance transfers or cash advances. Points will expire 5 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.

Understanding Your Account Disclosure and NSF Fee

Reminder: As of July 1, 2025, a new "Understanding Your Account Disclosure" and \$25 NSF fee went into effect. Members are encouraged to stop by a branch or call to receive a copy.

Upcoming Community Events

Check Out

Richfield 4th of July Parade



Street dance, beer garden, food trucks, fireworks - events all weekend

July 4th, 2025

1:15 PM - 2:15 PM

70th St between Harriet and 12th Ave

[Click to Learn More!](#)



Join Us

Educator Medicare Seminars

MEDICARE ADVISORS

Teachers, custodians, paras, administrative roles - come check out what TruLync has to offer

July 15th, 2025
10:00 AM - 11:30 AM

July 17th, 2025
5:00 PM - 6:30 PM

Richfield Branch
345 E 77th St, Richfield, MN 55423

[Click to Register!](#)



Join Us

Rosemount's Leprechaun Days Parade



We are excited to let Rosemount know we are coming

July 26th, 2025

Starts at 11:00 AM

145th St at Shannon Parkway going East until Cameo Ave

[Click To Learn More!](#)



Proud Sponsor Of

Education Foundation of Bloomington Golf Classic



Proceeds of the tournament benefit Bloomington Public Schools

July 29th, 2025

The Wilds Golf Course
(3151 Wilds Ridge Ct NW, Prior Lake, MN 55372)

[Click to Learn More!](#)



Join Us

Inver Grove Heights Days



See us in the parade and at the Business Expo

Sept. 6th - Parade
Sept. 7th - Business Expo

Begins on 80th St along Cahill Ave going North until Buckley Way

[Click to Learn More!](#)



Miracle Treat Day

BUY A BLIZZARD, MAKE A MIRACLE!

Miracle Treat Day is July 31, 2025! For every Blizzard Treat sold at participating local Dairy Queen locations, \$1 or more will be donated to Children's Health through the Children's Miracle Network. Your purchase on this day directly impacts your community. The funds raised go to local children's hospitals to support treatments, research, and family-centered care. Let's turn these TREATS into TREATMENTS!

Local participating Dairy Queen locations:

7533 Lyndale Ave. S., Richfield, MN	1301 HWY 13 E., Burnsville, MN
2800 W. 66 th St., Richfield, MN	6655 Cahill Ave., Inver Grove Heights, MN
7700 Normandale Blvd., Edina, MN	4630 Rahn Cliff Rd., Eagan, MN

To find more participating locations, go to www.dairyqueen.com/en-us/miracle-treat-day/ and enter your zip code.

Boats, RVs, and Vistabules... OH MY!

Summer is calling, and adventure is waiting just around the bend. Whether you're cruising the open road in an RV, making waves on a Jet Ski, or relaxing on the lake in a boat, we've got the loan to get you there. Our Recreational Loans offer competitive rates, flexible terms, and the freedom to make every weekend feel like a vacation.

Apply today online or stop by a branch, and let the good times roll!

Branch Locations

Lyndale Branch
9550 Lyndale Avenue South

W. Bloomington OSR Branch
4025 W. Old Shakopee Road

Richfield Branch
345 E. 77th Street

Inver Grove Heights Branch
9050 Buchanan Trail

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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