

# my connection

APRIL 2025

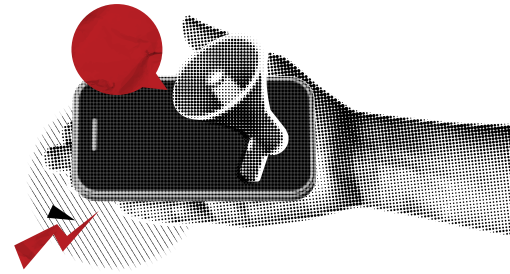


## Our System Upgrade Is Approaching

You are likely familiar with your device showing a message that a software update will happen overnight. You likely also don't pay much attention to exactly what is being updated but breathe the kind of a sigh of relief when you wake up and your device tells you the software update is complete! It's a nice feeling knowing everything is better, safer and up to date!

Some of MY CREDIT UNION's systems operate and perform very similarly. Later this summer, we will be conducting a system upgrade, and just like your device's overnight upgrade, the goal is for our upgrade to be similar and not affect our members' daily lives.

As the system upgrade date approaches this summer, MY CREDIT UNION will be communicating possible impacts and resources to members. This system upgrade will have the biggest impact on our staff, as they will have more tools to enhance our members' experience! Thank you for being a MY CREDIT UNION member!



## RECAP: Balance Transfer Bonanza for Members and the Communities We Serve!

Our recent MY CREDIT UNION "Forever Rate" Balance Transfer promotion ended in March, so we want to share the positive outcomes and benefits our members received:

- Over \$1.5 million in high-interest credit card balances were transferred to MY CREDIT UNION.
- Members will save over \$300,000 in interest that they would have paid elsewhere.
- 30 members attended the two free seminars to better understand credit card debt.

- Cash flow for those members tends to improve, as does their credit score, so the price of their future debt has a chance of decreasing, which also saves them money.
- Lenders, call centers, card services, underwriters, marketing, mortgage lenders and tellers worked tirelessly for two months to help members take advantage of this promotion.
- Another \$500,000 was captured via home equity lines of credit, auto loans and mortgages, which can also be used to retire out-of-control credit card debt.

The \$1.5 million in credit card balances transferred (and all loans at MY CREDIT UNION) will generate revenue that will help MY CREDIT UNION continue to invest in local community programs. Local banking benefits your community - banking nationally takes money out of your community!



## ROSEMOUNT BRANCH UPDATE

April showers bring May groundbreaking ceremonies! Assuming Mother Nature continues to cooperate, MY CREDIT UNION will begin construction of the fifth credit union branch office in Rosemount next month. We are excited to serve Rosemount by being a great community partner!

We anticipate the branch being open and ready to serve the Rosemount area by late fall!

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



NMLS #653465

## Be Aware of Common Scams and Keep Safe

With St. Patrick's Day in our rearview mirror, MY CREDIT UNION wants to ensure that our members' "luck of the Irish" doesn't run out! Every day, scammers are developing new ways of trying to take from a "pot o' gold" that doesn't belong to them. Here are some very common scams that MY CREDIT UNION members have told us about:

**SMS/Text Scams:** Did you receive a text message from someone claiming to be from the IRS or EZ Pass or trying to confirm a delivery address? Do not respond to these messages as they are phishing for your information or hoping that you click on an attached link to give them access to your device. Simply report them as junk, or delete the message and block the phone number.

**Sweepstakes/Lottery Scams:** Have you received a letter from someone claiming to be from a major giveaway or lottery? Did this correspondence contain a check? Or are they requesting you pay fees? If so, this is NOT legitimate. You can only win sweepstakes or lotteries that you enter, and if you win, you're never notified in advance or required to pay for your winnings in advance. Taxes are taken out AFTER you win.

**Tech Support Scams:** Has anyone reached out to you unsolicited to say your computer or device has a virus and needs to be fixed? This is also a scam. Scammers will often contact you unsolicited by phone, email, text or even a pop-up message online claiming that there is an issue with your device. Never engage in conversation. Always contact the actual company through their official contact channels by searching for the contact information yourself. NEVER allow anyone access to your device that you have not personally worked with in the past or personally met.

Our goal is to keep all our members safe. To do that, we must implore you; if you have not met the person face to face, do not engage in sending gift cards, mailing cash, wiring money, buying cryptocurrency or allowing anyone access to your computer or mobile devices. It takes all of us to keep your money where it belongs. By raising awareness of possible fraud and scams, along with the cooperation of MY CREDIT UNION's staff and members, we can fight against scams and preserve the financial security we've built together!

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2025 marks the ninth year MY CREDIT UNION has sponsored this wonderful organization dedicated to honoring veterans laid to rest at Fort Snelling National Cemetery for Memorial Day! If you want to participate in flag placement, flag removal or donate, please visit [flagsforfortsnelling.com](http://flagsforfortsnelling.com). Thank you to all veterans who have served and sacrificed for our country!

## Want a Better Wealth Management Plan Than "Just Ride It Out"?

If you want financial security during bear markets and slow economies, then you need an investment strategy that aims to limit your exposure.

Protect your financial future with a wealth management plan that aims to not leave you exposed or force you to delay retirement.

Talk with Lisa Blevens today for a free review of your portfolio.

**Lisa Blevens 612.798.7177**

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## 68th Annual Meeting

We are excited to invite you to MY CREDIT UNION's 68th Annual Meeting! This is a great opportunity to learn about the latest updates and engage with fellow members. We value your input and would love to see you there.

Monday, April 28, 2025

5:00 - 7:00 p.m.

Richfield Branch

Email [marketing@mymncu.org](mailto:marketing@mymncu.org) to RSVP.

## Thank You to Retiring Board Members

MY CREDIT UNION would like to offer our sincerest thanks, congratulations and appreciation to:

**Lynne Scherer for 10 years of volunteer service**

**Scott Hoffhines for 5 years of volunteer service**

We appreciate your commitment, dedication and time spent providing leadership on behalf of your fellow MY CREDIT UNION members!

## Join Our Adventure Club



If you're 55 years or older and love exploring, learning and making new friends, our Adventure Club is

for you! The group has just returned from an unforgettable trip to France, where members experienced breathtaking sights, rich history and, of course, delicious foods! But the adventure doesn't stop there - whether it's local outings, exclusive events or exciting travel opportunities, there's always something new to discover.



## SHRED DAY

It's time for some spring cleaning! Bring your documents for secure shredding at the Lyndale Branch on Saturday, April 12, from 8 - 11 a.m., or until the truck is full.

Plus, support the VEAP and Bloomington Crime Prevention Association by bringing the following donations:

- >> Cash or check donations and non-perishable items for VEAP.
- >> Books, DVDs, games and music donations for Bloomington Crime Prevention Association's upcoming 30th Annual Book'Em Book Sale in June!



## April Is the Time to Buy From the Enterprise Car Sale\*

The Enterprise, National and Alamo rental car family owns



the largest fleet of vehicles in the USA. They are constantly adding new cars to their fleet nationwide and need to sell some of their inventory to make room for new arrivals - which is how MY CREDIT UNION members can benefit! Enterprise only sells its top vehicles to credit union members; the vehicles have each passed a 250-point inspection and have never been in an accident. To make the deal even sweeter, Enterprise buys down the interest rate MY CREDIT UNION members pay on their loan during these special sale opportunities. Shop online or in person, tell friends and family, and then get ready to buy!

### Enterprise Spring Car Sale

Pre-Sale: April 10 - April 12

Sale: April 14 - 19

\*Members must purchase vehicle from Enterprise Car Sales and finance with MY CREDIT UNION to take advantage of the car sale rate buydown.

# Upcoming Community Events

## Volunteer Sign Up

### Flags For Fort Snelling Placement



FLAGS for FORT SNELLING

**FFFS volunteer sign up opens in April**

April 15th, 2025

10:00 AM

**Many volunteer roles needed**

- Flag Placement (Company / Organizational Groups)
- Flag Placement (Individual / Family & Friend Groups)
- Flag Collection
- Headstone Ushers
- Flag Runners
- Flag Tote Fillers
- Merchandise Managers
- Greeters

[Click Here to Learn More!](#)



## Save The Date

### Bloomington Optimist Egg Hunt



**MY CREDIT UNION is a proud sponsor of the Teddy Bear Band**

April 19th, 2025

Normandale Lake  
(5901 W 84th St,  
Bloomington, MN 55438)

**Teddy Bear Band at 10 AM and egg hunt at 11 AM**



## Come Visit Us At

### OurLife Senior Expo



**An expo for active adults**

April 25th, 2025

10:00 AM - 1:30 PM

Courtyard by Marriott -  
Edina/Bloomington  
(4460 W 78th Street Circle  
Bloomington, MN 55435)

[Click here to learn more!](#)



## Save The Date

### 68th Annual Meeting



April 28th, 2025

Social hour starts at  
5:00 PM

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

[Click Here to RSVP!](#)



## Join Us

### Pollinate the Pavement



May 17th, 2025

9:00 AM - 12:00 PM

Lyndale Branch  
(9550 Lyndale Ave S,  
Bloomington, MN 55420)

[Click Here to RSVP!](#)



Have you seen our new billboard behind VEAP? If you want to make a difference in the community - tell your family, friends, neighbors and co-workers to "Make MY CREDIT UNION Your Credit Union!" Not only can they save money by doing so, but they can also generate revenue that will be used by the credit union to give back to the communities we serve.



[Visit our website or scan the Minnesota for current branch hours for each location!](#)

## 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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