

# Messenger

THE MINNCO

Summer 2024



## Say HI! to a **100% Home Improvement loan!**

Home equity loans often limit the amount you can borrow to 80% of your home's equity. When that isn't enough, ask for Minnco's **Home Improvement** loan, or **HI!**, for short. **HI!** lets you borrow up to **100%** of your home's equity for improvements, at rates as low as 7.50% APR!\*

- 🏠 Use up to 100% of your home's equity for home improvements
- 🏠 5- or 10-year terms
- 🏠 Rates as low as 7.50% APR\*

**Visit with a Minnco lender or call for more details!**

\*Annual percentage rate for an A+ borrower for 5 years, as of 5/30/24. Rates are subject to change. \$10,000 min. loan required. Borrower is responsible for all fees, which can include an automated value, credit report, flood determination, title report and recording fees. Appraisals are required for loans over \$150,000. For loans over \$20,000, funds will be deposited into the borrower's Minnco savings account until disbursement. Payment example: \$200.41 based on \$10,000 loan for 60 months at 7.50% APR. Membership required. All loans subject to approval.





## President's Report

Doug Hallstrom  
President/CEO

As you're probably aware, Minnesota has experienced an extremely wet start to summer, with flooding impacting over 40 of our 87 counties. Fields, roads, and bridges are underwater. Near Mankato, the Blue Earth River breached the Rapidan Dam, washing away a large section of the river bank, taking trees and buildings with it. Our thoughts are with all those impacted by the flooding, and we pray for continued safety and a quick recovery once the waters subside.

On a happier note, one of the things I love about our new Minnco Center building is the ability to hold seminars in our training/community room. To date we have held four Medicare seminars, a home buying seminar, two fraud seminars, and four M-I-N-G-O parties. On July 10, we're hosting a seminar for teens (and parents) on what NOT to do with a checking account/debit card. You'll find more information on this elsewhere in the *Messenger*. These seminars have been well attended, which is a strong indication of two things: our members have a strong desire to learn and the topics of the seminars have been relevant and interesting. We encourage you to sign up and attend these complimentary seminars when possible. And please, share with us any ideas you have for future topics.

Financial education is a key component of Minnco's mission. In addition to hosting seminars, Minnco employees regularly speak in local schools. We're also developing a simulation-city where students face "real world" situations and learn how budgeting and financial knowledge affects their lives. Each student is given a sheet detailing an occupation, salary, and living situation. They make decisions on transportation, education, housing, food, insurance, childcare, etc. To add an element of "real life" uncertainty, a volunteer randomly hands out cards to students with either good news (you got a raise) or bad news (you need a new car). The students are then faced with adjusting their budgets and, perhaps, their goals. We're excited to present this project in as many schools as possible during the school year.

Speaking of helping our younger members make smart financial decisions, be sure to tell others about Minnco's two high-yield student debit accounts! *SmartStart* and *StepUP* are fantastic ways to instill the value of saving money. Students earn 5.00% annual percentage yield on the first \$1,000 on deposit. To get started, stop by an office or visit [www.minnco.com](http://www.minnco.com).

Over the next several months Minnco employees will be participating in over 50 events in our communities! Pictured below is the Minnco crew prior to the Princeton parade. Parades are always fun, as we get to interact with people, say hello to Minnco members, and, of course, hand out Minnco swag. People *really* like Minnco swag.

If you're able to, join us at one (or more!) *Minnco Sizzlin' Summer Celebrations* in August! The dates and locations are listed at left. Until then, have a safe and enjoyable summer!

Doug



### SIZZLIN' SUMMER CELEBRATIONS ARE COMING TO A MINNCO OFFICE NEAR YOU!

TUES. 8/13 Big Lake  
WED. 8/14 Andover  
THURS. 8/15 Princeton  
FRI. 8/16 North Branch  
MON. 8/19 Minnco Center  
TUES. 8/20 Cambridge  
WED. 8/21 Isanti

**Join us noon to 1:30!**

**FREE  
hotdogs!**



**water!  
chips!**

# SCHOOL SUPPLY DRIVE!



Minnco and the Minnco Foundation are teaming up to collect school supplies for our local students. ***Your help is needed!*** Please consider donating supplies or making a cash contribution, if you'd prefer.

Last year's supply drive collected thousands of items which were donated to students in over 20 schools!

## JULY 15 THRU AUGUST 16

## TEENS & PARENTS: SIGN UP FOR A FUN, INFORMATIVE SEMINAR!

Managing a debit card and checking account can be difficult, especially if it's your first one. Attend this seminar to learn how to avoid costly mistakes that could impact your future.

### JULY 10, 2024 CHOOSE EITHER: 3:00 PM OR 6:00 PM

Seminars take place at the Minnco Center, 2215 3rd Ave. NE, Cambridge MN 55008

**CALL 763-689-1071  
TO REGISTER! SEATS  
ARE LIMITED!**

*"It was entertaining  
and very educational."  
-recent student attendee*



**FIVE THINGS  
TO NEVER DO  
WITH YOUR  
DEBIT CARD.  
#5 WILL  
SHOCK YOU.**



# Get behind the wheel of a new car or truck!

*Get pre-approved before you begin your search!  
Apply in person, online, or within our mobile app!*

*For financing that's fast, secure, and convenient, choose Minnco!*

\*Annual percentage rate. Rate shown is for A and A+ borrowers for 36 months and includes two discounts of .25% for qualifying products. Ex.: 36 monthly payments of \$29.97 per \$1,000 borrowed. Other rates and terms are available. Minimum loan amount of \$10,000 required. All loans are subject to approval. Valid on purchases and outside refinances. Existing Minnco loans do not qualify. Membership required. Offer may end at any time.



## CAR & TRUCK LOANS

AS LOW AS

# 4.99%

APR\*

 EQUAL HOUSING LENDER

# CAMPER & BOAT LOANS



AS LOW AS

# 6.99%

APR\*  
84 MOS.

PURCHASE OR REFINANCE\*\*

**NEW, LOWER RATE!**

\*Annual percentage rate. Rate shown is for A and A+ borrowers for 84 months and includes two discounts of .25% each for qualifying products. Other rates and terms are available. All loans are subject to approval. Minnco membership required. Terms up to 180 months are available based on credit and collateral. Ex.: 84 monthly payments of \$15.09 per \$1,000 borrowed.

\*\*Promotional rate is valid on purchases and external refinances and may end at any time. Current Minnco loans do not qualify.



The collage consists of 15 individual photographs arranged in a grid-like fashion. The photos depict various community engagement activities:

- Top Left:** A Minnco booth at an outdoor fair with a large blue 'M' painted on the pavement.
- Top Center-Left:** A staff member in a Minnco mascot costume (a red and black devil-like figure) interacting with a woman.
- Top Center-Right:** A staff member at a table with blue balloons and informational materials.
- Top Right:** A Minnco booth at a large outdoor festival with many people in the background.
- Middle Left:** A staff member at a table with various wine bottles, with a 'WINE WALL' sign in the background.
- Middle Center-Left:** A Minnco booth at a community meeting or indoor event.
- Middle Center-Right:** A group of staff members in blue shirts posing in front of a small wooden house.
- Middle Right:** Two staff members standing behind a Minnco booth at an indoor event.
- Bottom Left:** A group of staff members in blue shirts posing in front of a small wooden house.
- Bottom Center-Left:** A Minnco booth at a community meeting or indoor event.
- Bottom Center-Right:** A group of staff members in blue shirts posing in front of a small wooden house.
- Bottom Right:** A group of staff members in blue shirts posing in front of a small wooden house.

Downtown **Cambridge** Third Thursday  
**North Branch** High School Career Day  
**Monticello** High School Career Fair  
**St. Francis** Pioneer Days Parade  
**Cambridge** Primary School Silent Dismissal  
 Metro North Chamber Golf  
**North Branch** Chamber Spring Fling  
**Cambridge** Senior Fair  
 Adopt A Highway  
**Braham** Middle School Career Fair  
 North 65 Chamber Gala

**St. Francis** Pioneer Days Vendor Fair  
**Princeton** Rum River Days Parade and Vendor Fair  
**Isanti** Family Summer Entertainment Series  
 CU4Kids Charity Golf Tournament  
**North Branch** Midsummer Days Parade  
**Big Lake** Spudfest Bike Rodeo  
**Milaca** Chamber Golf  
**Cambridge** Kids Day in the Park  
 Beyond the Yellow Ribbon Spaghetti Feed  
**North Branch**



# NEW HOURS effective August 1, 2024

After extensive research into lobby and drive up activity, Minnco is implementing the following changes to its hours of operations. Our goal is to best serve members according to their needs and schedules. In addition, *MinncoMobile*, online banking, fee-free ATMs, and Shared Branching offer alternative ways of accessing and managing your accounts. Minnco on-site ATMs accept cash and check deposits in addition to dispensing cash.

## ANDOVER Lobby Hours

Monday-Friday | 8:30am – 5:00pm  
Saturday | 8:30am – 12:30pm *BY APPOINTMENT*

### Drive Up Hours

Monday-Friday | 8:00am – 5:30pm  
Saturday | 8:30am – 12:30pm

## CAMBRIDGE Lobby Hours

Monday-Thursday | 8:30am – 4:30pm  
Friday | 8:30am – 5:00pm  
Saturday | 8:30am – 12:30pm *BY APPOINTMENT*

### Drive Up Hours

Monday-Friday | 7:30am – 5:30pm  
Saturday | 8:30am – 12:30pm

## MINNCO CENTER Lobby Hours

Monday-Friday | 9:00am – 6:00pm  
Saturday | 9:00am – 2:00pm

### Drive Up Hours

Monday-Friday | 9:00am – 6:00pm  
Saturday | 9:00am – 2:00pm

## BIG LAKE Lobby Hours

Monday-Friday | 8:30am – 5:00pm  
Saturday | 8:30am – 12:30pm *BY APPOINTMENT*

### Drive Up Hours

Monday-Friday | 8:30am – 5:30pm  
Saturday | 8:30am – 12:30pm

## ISANTI Lobby Hours

Monday-Thursday | 8:30am – 4:30pm  
Friday | 8:30am – 5:00pm  
Saturday | 8:30am – 12:30pm *BY APPOINTMENT*

### Drive Up Hours

Monday-Friday | 7:30am – 5:30pm  
Saturday | 8:30am – 12:30pm

## NORTH BRANCH Lobby Hours

Monday-Thursday | 8:30am – 4:30pm  
Friday | 8:30am – 5:00pm  
Saturday | 8:30am – 12:30pm *BY APPOINTMENT*

### Drive Up Hours

Monday-Friday | 7:30am – 5:30pm  
Saturday | 8:30am – 12:30pm

## PRINCETON Lobby Hours

Monday-Friday | 8:30am – 5:00pm  
Saturday | 8:30am – 12:30pm *BY APPOINTMENT*

### Drive Up Hours

Monday-Friday | 8:30am – 5:30pm  
Saturday | 8:30am – 12:30pm

*New hours are marked in LIGHT BLUE.*

## INDEPENDENCE DAY Thursday, July 4, 2024

All Minnco offices and drive ups will be CLOSED in recognition of the holiday.

## MINNCO EMPLOYEE EVENT Tuesday, July 16, 2024

All offices and drive ups will CLOSE at 3:00 pm so all employees may attend.



Your **Community** Credit Union.™  
www.minnco.com | 763-689-1071



Andover | Big Lake | Cambridge | Isanti | Minnco Center | North Branch | Princeton

Your savings federally insured to \$250,000 by the National Credit Union Administration (NCUA).  
We do business in accordance with the Federal Fair Housing Law and the Equal Housing Opportunity Act.

