

THE MINNCO

Messenger

Fall 2026

We're Here to Help.

From home improvements and holiday planning to savings strategies and everyday financial questions, Minnco is here to help you make informed decisions. You'll find information on financing options, managing holiday spending, reviewing your savings, and protecting yourself from fraud, all in this edition of the ***The Minnco Messenger***.

As always, give us a call or stop by for a visit. We're here to help.



Doug Hallstrom
President/CEO

President's Report

As we move from warm summer days into the color and rhythm of fall, I want to take a moment to thank you for being part of Minnco Credit Union. Summer can be a busy season, with families traveling, kids participating in activities, communities celebrating with neighbors and visitors, and everyone trying to fit one more day in at the lake, or at a backyard gathering. It's important to take a step back and recognize the things that we are grateful for. Minnco members, now 38,000 strong, are at the top of my list.

Summer provided many reminders as to why credit unions are so important. Members financed new and used vehicles, boats, home updates, vacations, and everyday needs. Other members brought their savings to Minnco, where they knew their money would be secure and earn a good return. Employees volunteered at a myriad of events, supporting the communities we call home. All of these were a good reminder that our work is more than simply deposits and loans. It's about helping members make confident financial decisions through every season of life.

Fall can be described as a season of change. The leaves turn color and drop to the ground, days become shorter, new routines begin to settle in, and we look ahead to winter, the holidays, and the new year. It is also a season of preparation. Some of you are making home repairs. Others are making holiday plans, reviewing your savings goals, or looking for ways to make the most of your money. Whichever situation you find yourself in, Minnco is here to help.

The economy continues to give consumers and businesses plenty to think about. Prices for everyday items remain high. The Federal Reserve recently voted to increase the benchmark federal funds rate by 0.25%, the first increase in three years. This could play a big role in household decision-making, especially when it comes to mortgages, auto loans, and credit cards. At the same time, the economy has remained resilient.

This uncertainty–a mixture of caution and opportunity–is exactly why planning matters. A thoughtful budget, an emergency fund, a plan for larger purchases, and a clear understanding of borrowing options can make a real difference. We encourage members to ask questions before making financial decisions. Sometimes a short conversation can help identify a better option or create a path that feels more manageable.

As we head into the final months of the year, we have much to be grateful for. Members were once again very generous in their support of Minnco's *School Supply Drive* (see page 7), helping us ***raise over $12,000 in cash and supplies***! Thank you for your continued commitment to building better futures for families in our communities.

We look forward to helping you close out the year with confidence.

Doug

Cooperative Finance: A Steady Signal in a Noisy World

Why do people choose credit unions? Because we have a "people first" philosophy that impels us to improve our communities and the lives of our members. This commitment feeds a worldwide network that reaches more than 400 million members across the globe!

Join us on Thursday, October 15, 2026, for popcorn and beverages as we celebrate 78 years of International Credit Union Day®!

Now's the time

Completing these home updates can save you money this winter.



Prioritize repairs, upgrades, and winter-ready improvements.

Before colder weather settles in, many homeowners start to think about projects that can make their homes safer, warmer, and more efficient. Fall is a smart time to look at repairs because small issues can become bigger and more expensive once snow, ice, and freezing temperatures arrive.

Common fall projects include weatherization updates like replacing drafty windows and doors, repairing roofing or siding, improving drainage, and replacing a furnace. Some people also use this season to complete smaller comfort projects, such as new flooring, new appliances, or new furniture.

A **HOME IMPROVEMENT LOAN** or **HOME EQUITY LINE OF CREDIT** (**HELOC**) from Minnco can help you move forward with your plans. A **HOME IMPROVEMENT LOAN** may work well for a furnace replacement or installing gutters, while a **HELOC** may be a good fit for larger projects, such as a new roof or window replacements.

READY TO GET STARTED? Talk with us about financing your fall fix-up projects before winter arrives. Our lenders can review the different options that Minnco has and find the best solution to fit your needs.

Stop by for a visit, or give us a call. ***We're here to help!***



Make three lists before you borrow: projects that must be completed before winter, projects that would improve comfort or efficiency, and projects that can wait. This helps you prioritize needs, compare costs, and borrow only what makes sense for your budget.

The time is near to spread some cheer!

Minnco Credit Union

Angel Tree



Minnco's Angel Tree is right around the corner!

From **November 16** to **December 12**, Minnco is collecting presents for local children in need. Anyone wanting to participate should visit Minnco's online ***Virtual Angel Tree***, or an actual Minnco office. The tags, which identify children by gender and age, can be selected beginning **November 16**. Both individuals and families will be available. Once you've selected your recipients, purchase their gifts, wrap them (or place in gift bags) and **return them to any Minnco office by December 12.** For more information, **scan** the QR code at right, visit **minnco.com**, or email us at **angeltree@minnco.com**. Thank you for helping us make the holidays brighter!

Need funding for college?

MINNESOTA CREDIT UNION FOUNDATION SCHOLARSHIP COUNCIL

Apply for the FSC Scholarship!

$24,000 in scholarship funds available to members of **Minnesota Credit Unions!**

Scan me!

The Foundation Scholarship Council is offering sixteen $1,500 scholarships to credit union members throughout Minnesota—eight to traditional applicants and eight to non-traditional applicants.

This year's essay question is:
What personal financial challenge do you believe is unique to your generation, and how has it impacted your education, career goals, or future plans? We're interested in your unique perspective and lived experience—tell your story.

Any member of Minnco or other Minnesota Credit Union Network-affiliated credit unions pursuing post-secondary education in fall 2027/spring 2028 or is a high school senior graduating in 2027 is eligible to apply.

Applications must be submitted electronically by 11:59 p.m. Central Standard Time November 30, 2026. Applications submitted after the deadline will not be considered.

Learn More & Apply Today!

www.mnfsc.org

Application Deadline

November 30, 2026



Stress Less This Holiday Season

Plan ahead, spend with purpose, and avoid starting the new year with added stress.

The holidays can bring joy, connection, and extra expenses. Gifts, meals, travel, decorations, school activities, shipping, charitable giving, and year-end events can add up quickly. Planning ahead gives you more control and helps reduce the pressure of last-minute spending.

Start by setting one total holiday spending limit. Once you've arrived at the amount, divide it into categories such as gifts, food, travel, donations, entertainment, holiday cards, and decorating supplies. Then add a cushion for the unexpected. When you know your limit before you shop, it's easier to say yes to what matters and no to things that don't fit the plan.

Say your family expects to spend a certain amount on gifts, groceries, and travel; write down those amounts before shopping. You may find that adjusting one category gives you enough room to stay on budget without spending more.

If you need some extra flexibility, Minnco has options that can help, such as a personal loan or credit card. A personal loan can help you when money is tight. A credit card may be useful for planned purchases when paired with a payoff plan. Minnco also offers Skip-A-Payment plans for qualified borrowers that can provide short-term breathing room by freeing up cash during the holiday season, depending on eligibility and loan type. Ask us for more details.

Minnco CREDIT UNION

Mingo

Before we hibernate in our houses over the winter, celebrate with friends old and new! Join us for a time of games, refreshments, trivia and prizes!

WEDNESDAY, DECEMBER 2
at **10:00 am** or **2:00 pm**.

MINNCO CENTER
2215 3rd Ave. NE
Cambridge

Call 763-689-1071 and reserve your spot today!

Protect Yourself from Holiday Fraud



Slow down, verify the source, and keep your information safe.

Scammers are often more active during the holiday shopping season because people are distracted with ordering packages, watching for deals, donating to causes, and moving quickly through busy schedules. To protect yourself and your accounts, be cautious with unexpected texts, emails, or phone calls about deliveries, account problems, gift cards, prizes, charitable donations, or urgent payment requests. They are likely scams. Common examples of these fraudulent attempts to gain access to your accounts include fake delivery notices asking you to click a link, messages claiming your card has been locked, online marketplace listings that require unusual payment methods, and requests to buy gift cards to solve a supposed emergency.



Here are some tips to follow in order to protect yourself:

- Monitor your accounts regularly and report unfamiliar transactions immediately.
- Use strong, unique passwords and enable extra security when available.
- Be careful with deals that seem too good to be true, especially on social media or online marketplaces. If you haven't heard of the site, avoid it.
- Do not click unexpected delivery, prize, or account-alert links. Visit the company's official website or app and check for valid notices within your account.
- Never share online passwords, verification codes, or card information with someone who contacts you unexpectedly.

If something involves your Minnco account, debit or credit card, or online banking credentials, contact Minnco directly before taking action.

Make Smart Year-End Money Moves

Review your savings, organize your goals, and prepare for the year ahead.

December is a natural time to review your savings goals and prepare for the year ahead. If you have extra funds from a bonus, tax planning, or holiday gift money, a certificate may be a smart way to earn more while setting money aside for a future goal. Certificates can be helpful for money you do not need immediately, such as funds for a future vehicle purchase, home project, vacation, tuition expense, or emergency reserve.

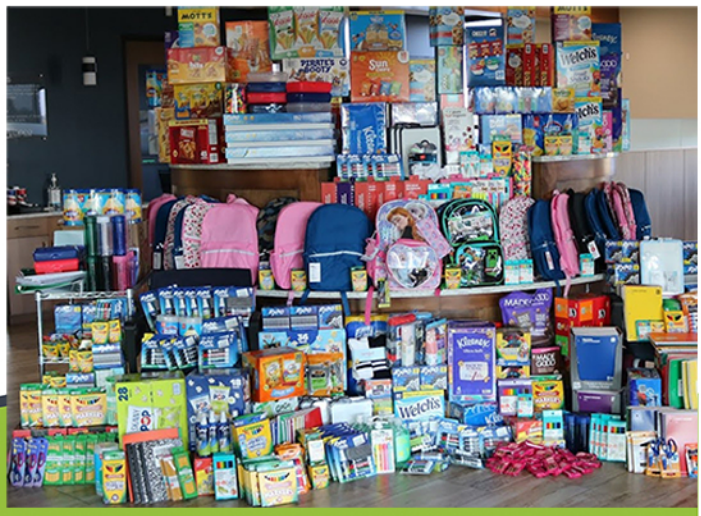
It's also a good time to review IRA contribution opportunities and make sure your savings plan still matches your priorities. A year-end review doesn't need to be complicated. Look at what changed this year, what expenses may be coming next year, and whether your automatic transfers, savings accounts, or certificate terms still support your goals. Even small adjustments can help you build momentum going into January.



Minnco can help you compare savings options, review certificate choices, and talk through ways to organize your money for short-term needs and longer-term goals. Whether you're saving for something specific or simply want to make the most of your funds, we can help you choose an approach that supports your goals for 2027 and beyond.

SCHOOL SUPPLY DRIVE!





Minnco CREDIT UNION

Minnco FOUNDATION

Minnco held another successful **School Supply Drive**, which brought in thousands of essential items for area students heading back to school! In addition to supplies, financial contributions poured in from Minnco members, employees, and the Minnco Foundation.

Members donated **$4192**, employees donated **$1065**, and the Minnco Foundation donated **$1,865**, which brought the total financial contribution to **$7,122!** Plus an estimated **$5,000** in supplies were also donated!

Minnco supported 27 different schools, helping ensure students across the region were equipped for success this school year! Schools receiving donations included:

East Bethel Elementary; **St. Francis** Elementary; **Andover** Elementary; **Anoka** Hennepin School District Intake Center; **Big Lake** Independence Elementary, Liberty Elementary, and High School; **Becker** Elementary; **Becker** Christian School; **St. Michael** Middle, and High School; **Cambridge** Primary, Intermediate, and Middle School; **Isanti** Primary, Intermediate, and Middle School; **Cambridge-Isanti** STEAM, High School, Brookside Academy, Riverside Academy, Early Childhood; **Princeton** Primary, Intermediate, Middle, and High School; **Vadnais Heights** Elementary School.





















Minnco community involvement this summer



Princeton Pantry ◊ Anoka Community Mission ◊ Isanti Parade ◊ Splish Splash Bash in Isanti ◊ Princeton Chamber Golf ◊ Big Lake Chamber Golf ◊ Isanti County Kids Day at the Fair ◊ Shalom Shop in Cambridge ◊ North 65 Chamber Golf ◊ Vadnais Heights Relay for Life ◊ Isanti Family Summer Fun ◊ Princeton Daycare Day at the Fair Braham Pie Days ◊ Becker Chamber Golf ◊ Vadnais Heights Senior Lunch ◊ Vadnais Heights Senior Bingo Cambridge Surplus Food Distribution ◊ Every Meal at Cambridge Primary School ◊ Isanti Archery Day ◊ Career Fair at Big Lake High School ◊ Cambridge Customer Appreciation Event ◊ Isanti Family Day at Legacy Park

Join us in Vadnais Heights on October 7

Do you have questions about buying a home, or simply want to learn more about your mortgage options? Come and chat with the **Minnco Mortgage** team and guest Riley Larson from Edina Realty. We will be serving mocktails, donuts, and giving out awesome swag!

Vadnais Heights Minnco Branch
Wednesday, October 7
11:00 a.m.—1:00 p.m.

Whether you're actively house hunting or curious about the process, we'd love to visit with you!

Mortgage Meet & Greet

WITH MOCKTAILS



and donuts!

Let's mix great conversations and hometown solutions!

Local decisions. Hometown service. We're here to help you home!

Improve your financial health with Minnco!

What if one free tool could help you feel more confident with your money? That's exactly what you'll find with our free financial wellness tools. Explore **articles**, **interactive coaches**, **calculators**, **assessments**, and **full courses** covering a variety of topics from budgeting and borrowing to investing, retirement, and more. Regardless of your age or situation, Minnco's tools give you the resources to learn, grow, and take control of your financial future.

Head to **minnco.com/resources/financial-wellness-tools,** or scan or click the QR code! As always, if you have questions or want to speak with someone, stop in, give us a call, or chat. ***We're here to help.***



Minnco FOUNDATION

Minnco CREDIT UNION

MEDICARE SEMINARS

If you have questions about Medicare, sign up for one of our educational seminars. No sales will take place. Join us to learn more about your Medicare choices, and receive a free education guide and Social Security FAQ guide. Seats are limited. **Reserve your spot today!**

RSVP by email to: email@minnco.com, or contact the Connection Center at 763-689-1071 (TTY 711).



October 21	October 27	November 18
2:00 pm and 5:00 pm	2:00 pm	2:00 pm and 5:00 pm
Minnco Center 2215 3rd Ave. NE, Cambridge	**Vadnais Heights** 3625 Talmage Cir., Vadnais Heights	**Minnco Center** 2215 3rd Ave. NE, Cambridge

This is an educational event. No plans will be reviewed and no sales will be conducted. A licensed insurance agent will be present to answer questions. We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For accomodations of persons with special needs at meetings, call (763) 689-1071 (TTY 711).

SPECIAL HOURS

COLUMBUS DAY/INDIGENOUS PEOPLES DAY
Monday, October 12, 2026
All lobbies and drive-ups are CLOSED for all-staff training.

VETERANS DAY
Wednesday, November 11, 2026
All lobbies and drive-ups are CLOSED.

THANKSGIVING DAY
Thursday, November 26, 2026
All lobbies and drive-ups are CLOSED.

CHRISTMAS EVE
Thursday, December 24, 2026
All lobbies and drive-ups CLOSE at 2:00 pm.

CHRISTMAS DAY
Friday, December 25, 2026
All lobbies and drive-ups are CLOSED.

THE DAY AFTER CHRISTMAS
Saturday, December 26, 2026
All lobbies and drive-ups are CLOSED.

NEW YEARS EVE
Thursday, December 31, 2026
All lobbies and drive-ups will CLOSE at 2:00 pm.

NEW YEARS DAY
Friday, January 1, 2027
All lobbies and drive-ups are CLOSED.

Minnco CREDIT UNION | *Your **Community** Credit Union.*™

www.minnco.com | 763-689-1071

CO-OP SHARED BRANCH℠

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

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.

Federally Insured by NCUA

EQUAL HOUSING LENDER