

# Messenger

THE MINNCO

Fall 2025

*“If a year was tucked  
inside of a clock, then  
autumn would be the  
magic hour.”*

Victoria Erickson



Celebrate Minnco's 90th Anniversary  
**Wednesday, October 29, 2025**

Enjoy cake, coffee, water,  
and register to win prizes!





## President's Report

Doug Hallstrom  
President/CEO

As summer winds down, I hope you were able to enjoy time with family and friends, and participate in the many summer events that make this season so special. From fairs and festivals to picnics at the lake, summer is an opportunity to gather together and celebrate! At Minnco Credit Union, we've enjoyed connecting with members at local gatherings, including our *Sizzlin' Summer Celebrations*, and we're grateful for the chance to serve you during these warm, busy months.

Over Labor Day weekend, Minnco made the final connections needed to move the former Cities Credit Union members onto Minnco's computer system. I'm happy to report that there were very few hiccups, which I attribute to the months of planning and preparation from staff, and the cooperation and patience of members. Be sure and visit the newly remodeled Vadnais Heights office, located off 35E and Cty. Rd. E East.

Looking ahead to fall, we're watching our economy with interest. Inflation has cooled from its highs, but prices on everyday goods remain elevated. Interest rates—still higher than we've seen in several years—were recently cut .25% by the Federal Reserve, with more cuts anticipated. However, rates continue to challenge borrowers, particularly in the mortgage and home-buying markets, where affordability remains a concern.

Nationwide, unemployment has been inching up, though Minnesota has bucked the trend, with steady employment helping to keep consumer confidence from slipping. Experts agree that the economy has shown remarkable endurance given the challenges of recent years. As always, we encourage members to stay mindful with their budgets and to come to us for guidance. We're here to help you make the most of both your savings and your borrowing options.

As the temps begin to drop, we look forward to the comforts of fall traditions: the leaves changing colors, enjoying crisp evenings without mosquitos, and hoping *this* is the year the Vikings return to the Super Bowl (and this time, win!). Like a true Minnesota sports fan, Minnco remains cautiously optimistic about the economy, while preparing for the unexpected. Through prudent management, Minnco is financially strong and healthy. Our trajectory remains upward, with steady growth in members, assets, and deposits.

I'm happy to report that Minnco received **THREE first place awards** in the *Isanti-Chisago County Star's Readers' Choice* awards: *Best Customer Service*, *Best Bank/Financial Institution*, and *Best Place to Work, Large Employer*! In addition, Minnco was voted *Best Credit Union in White Bear/Vadnais Heights* by the *Press Publication*! Thank you to all who voted for Minnco. We appreciate the recognition and are truly honored!



We're proud to be part of your journey and excited for the opportunities ahead. We remain committed to helping you achieve your financial goals no matter what comes next. We look forward to continuing to serve you as *"Your Community Credit Union."*

*Doug*



Please join us for  
*International Credit  
Union Day, Thurs.,  
October 16.* We'll be  
serving fresh popcorn  
at each office in honor  
of the credit union  
difference!



Celebrate Minnco's  
90th Anniversary on  
**Wed., October 29!**  
Enjoy cake, coffee,  
water, and register to  
win some great prizes!





**World Council**  
WORLDWIDE FOUNDATION  
for CREDIT UNIONS



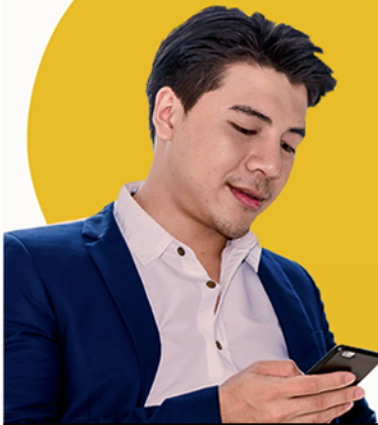
WOCCU.org/icuday  
#ICUDay2025

10.16.2025



International Credit Union Day

# COOPERATION FOR A PROSPEROUS WORLD



Visit any Minnco office on Thursday, October 16, for freshly popped popcorn and refreshments!

## Need funding for college?



The Foundation Scholarship Council (FSC) will be awarding \$18,000 in \$1,000 individual scholarships—providing 18 Minnesota credit union members the opportunity to cut the cost of college. Any member of Minnco Credit Union pursuing post-secondary education in the fall 2026/spring 2027 OR is a high school senior graduating in 2026 is eligible.

The deadline for submissions is November 30, 2025. Visit [www.minnco.com/scholarship](http://www.minnco.com/scholarship) to apply.



# How has Minnco made a difference in your life?

In the spring *Messenger* we asked you to share how Minnco has impacted your life. Of the 30 responses submitted, we selected nine “winners.” In truth, all entries were excellent. To show our appreciation, all entrants will receive a 90th Anniversary soft-sided cooler and travel mug! The nine winners will receive the soft-sided cooler, 90th Anniversary swag, and a laser-engraved YETI tumbler! The Grand Prize winner receives the items above plus \$90! The winning entries appear below, in no particular order. And the Grand Prize winner is...Allison J.! Congratulations, Allison! **All entrants: Call 763-689-1071 and let us know from which office you'd like to pick up your gift.**



Minnco has helped me provide the best care for my horses. They financed a trailer so I can haul them to get their medical care, and they provided financing to build more stalls. As any horse owner will tell you, horses are the best part of my day. Minnco gave me the ability to be a better horse mom. » Denise S.

For the past 15 years Minnco has empowered my husband and I to live our best life! We are big outdoor enthusiasts and Minnco financed several toys for our outdoor enjoyment (fishing boat, Ice Castle, and multiple ATVs). Thank you for investing in us! » Jessica R.

Minnco helped me out after my divorce left me with lots of debt. I didn't have any collateral, so they allowed me to use my parents' farm machinery. The day I paid off the debt and told my parents their machinery was theirs again was the happiest day. I couldn't have done it without Minnco having faith in me! » Teresa G.

I've lived in Isanti for 40 years and the first thing I did when moving there was open an account at Minnco. Every employee I've ever worked with has been pleasant and very knowledgeable. From needing a car loan to making sure my debit card would work whenever I traveled, Minnco has been there for me. » Cynthia W.

I've been a member for a long time. When electronic bill pay was introduced, it made paying my monthly bills so easy. I can go online from anywhere, see my monthly bills, and schedule the payments. I feel so in control of what is paid, how much is paid, and when it is paid. » Connie A.

I've been a member of Minnco Credit Union for around 60 years. When I was 18, I bought my first car after getting a loan from Andre. For myself and my five brothers, all we had to do was give him our name and he trusted us and we got the loan, no questions asked. This created trust and respect that has lasted my entire life. » Sharon K.

Minnco has been the best company to work with. I also have an account at a large credit union; they give me no assistance with anything. If I ask, they never know the answer and they have to contact someone else; it's so frustrating. I'll be moving that account to Minnco also. Everyone I've suggested Minnco to also loves them. Thank you for making retirement an easy task for me, I appreciate it more than you'll ever know. » Kris H.

Minnco helped me learn how to save money through the old *Sylvester the Investor* program nearly 30 years ago. Now, as an adult and parent, the first financial account we opened for our first child was also a savings account with Minnco. We look forward to teaching our kids to be smart with their money from a young age! » Allison J.

Minnco has made a difference in my life through their online banking. I can check balances, see if checks have come in, and my statements are ready on the first of the month, so I'm able to balance my checkbook. I also appreciate the bill pay feature that allows me to schedule payments so they aren't forgotten or late. As a senior, this helps a great deal. Thanks for all you do. » Ronald P.

Although I am a newer member to Minnco Credit Union, it has been a wonderful experience. When I stopped in the North Branch Office to open my accounts, the individual I worked with was very helpful and kind. This was exactly what brought me to Minnco, the small-town care and compassion that Minnco offers. I love that when I call with questions, or walk through the door, I am greeted by employees who are truly passionate about helping. It is great to have a reputable financial institution in the town where I live. » Renee M.



# School Supply Drive '25



Minnco employees Tammy S. and Kirsten S. happily slime fellow employees Kirstin B. and Staci N., before having the tables turned on them by Pizza Pub owner Jeffrey Klatt.

Minnco Credit Union proudly announced the successful completion of its **2025 School Supply Drive**, which brought in thousands of essential items to support area students heading back to school! In addition to supplies, financial contributions poured in from Minnco members, employees, and the Minnco Foundation. Staff, along with a generous match from the Minnco Foundation, donated **\$4,250**, which brought the total financial contribution to **\$8,553!**

Minnco made a direct contribution of supplies and a check for **\$2,143** to Cambridge-Isanti Schools. A portion of this funding came from the **Cambridge branch's fun (and messy) "Minncolodeon Slime Fund-raiser,"** which drew enthusiastic community support.

Minnco's Andover, Big Lake, Cambridge, Isanti, Minnco Center, North Branch, Princeton, and Vadnais Heights offices participated in the drive, which culminated in delivering the donated supplies to local schools in their communities. **Together, Minnco donated supplies to 26 different schools**, helping ensure students across the region were equipped for success this school year!

The schools receiving donations include: **East Bethel Elementary**; **St. Francis Elementary** and Middle School; **Big Lake Independence Elementary**, Liberty Elementary, and High School; **Big Lake Wave**; **Becker Elementary**; **Becker Christian School**; **Cambridge Primary**, Intermediate, and Middle School; **Isanti Primary**, Intermediate, and Middle School; **Cambridge-Isanti STEAM** and High School; **Riverside Academy**; **Art & Science Academy**; **North Branch Sunrise River** and Area High School; **Princeton Primary**, Intermediate, Middle, and High School; and **Vadnais Heights Elementary School**.





# Why keeping your contact info updated is important



**Don't miss getting timely alerts or updates.**

Life doesn't stand still, and neither do you. Whether you've recently moved, changed your email address, or switched to a new cell phone provider, keeping your contact information updated with Minnco is one of the simplest, yet most important, steps you can take to protect your accounts and ensure you stay connected to all the benefits of your membership.

## Protecting Your Security

Your financial security is Minnco's top priority. In the event of unusual or suspicious activity on your account, we need to be able to reach you right away. **Outdated phone numbers or email addresses can delay critical alerts, putting you at risk of missing important security notifications.** Keeping your information up-to-date ensures that if something unexpected happens, or your account information doesn't look right, we can let you know quickly.

## Ensuring Timely Communication

From monthly statements and year-end tax forms to important notices about upcoming account changes, accurate mailing and email addresses make sure your documents get to you without delay. Missing or returned mail can cause unnecessary headaches—and may even affect your access to vital information about your accounts.

## Staying Connected to Member Benefits

As a member of Minnco, you have access to promotions and special events. The best way to hear about these opportunities is through the communication channels you've shared with us. By updating your mailing address, email address, and phone number, you'll never miss an invitation, promotional offer, or important news about what's happening at Minnco.

## How to Update Your Info

Making updates is quick and easy. You can:

- Log in to online or mobile banking and update your profile information directly under My Settings.
- Stop by any branch location and let a staff member assist you in-person.

That's it—a few minutes of your time can make the difference in keeping your account safe and ensuring you stay in the loop.

## Let's Stay Connected

Your relationship with Minnco is about more than just your accounts—it's about communication, trust, and making sure you always feel informed and supported. Help us keep that connection strong by taking a moment to review and update your information. It's better to be safe than sorry.



**Make sure you get new debit and credit cards securely.**



Minnco gives you the  
power to turn drab  
into **fab.**

HELOC SPECIAL  
**4.99%** APR\*



Unlock the power of a Home Equity Line of Credit—  
flexible, affordable, and ready when you are.

- ✓ Borrow what you need, when you need it
- ✓ Only pay interest on what you use
- ✓ Quick and easy access to funds
- ✓ No maintenance fees; no closing costs\*\*

Use **Minnco's Home Equity Line of Credit** to buy new furniture, install a pool or deck, upgrade appliances, or add on to your house! The choices are up to you.



Apply today at **minnco.com**.  
Call **763-689-1071** for more info.

\*Annual Percentage Rate shown for A+ credit. Other discounted rates available based on credit. Available on primary and secondary residences only. Borrowers can access the credit line during the first five years. After the five-year draw period, borrowers have 10 years to pay off the balance. The discounted rate is available for applications submitted between 8/1/2025 and 10/31/2025, though the promotion may end earlier. On July 1, 2026, the introductory rate will adjust to the current rate on that date for A+ credit, which is WSJ Prime minus .50%. Maximum APR is 18.00%. Minnco will lend up to 80% loan-to-value, with a maximum amount of \$403,250 and a minimum loan amount of \$15,000. (A minimum of \$10,000 new money is required for existing HELOCs). All loans are subject to approval. Minnco membership with a \$5 share account is required. For more details, contact a Minnco home equity lender. NMLS #640612.

\*\*Unless an appraisal is needed.





# Minnco community involvement this summer



North Branch Music in the Park ♦ Anoka Community Mission ♦ Big Lake Chamber Golf ♦ Isanti Rodeo Days Parade ♦ Isanti Splish Splash Bash ♦ Andover Family Fun BINGO ♦ Princeton Chamber Golf ♦ Downtown Cambridge Third Thursday ♦ Isanti County Kids Day at the Fair ♦ Anoka County Kids Day at the Fair ♦ Shalom Shop Volunteering ♦ Cambridge Kids Day in the Park ♦ North 65 Chamber Golf ♦ Princeton Splash Park ♦ Braham Pie Days ♦ Princeton Pantry ♦ Cambridge Surplus Food Distribution ♦ Isanti Family Summer Fun ♦ Mille Lacs County Daycare Day at the Fair ♦ Becker Chamber Golf ♦ Cambridge Customer Appreciation Event ♦ Big Lake Block Party ♦ St Francis Chamber Golf ♦ Big Lake High School Career Fair ♦ Minnco Money Matters at Cambridge-Isanti High School ♦ Cambridge Primary School Every Meal Distribution ♦ Isanti Family Day at Legacy Park



# Choose Minnco to finance your next home!

**FREE  
APPRAISAL**  
ON NEW PURCHASES!

- ✓ Local decisions
- ✓ Prompt response
- ✓ Expert advice
- ✓ Online application



**OFFER EXTENDED THROUGH 10/31/2025!**

Federally Insured by  
**NCUA**

Financing a home is one of the most important decisions you'll make. Trust a name that tens of thousands have depended upon for 90 years. Apply online at **minnco.com**, inside the **MinncoMobile** app, or in-person at a Minnco branch!

\*Offer valid on primary residence purchase mortgage applications submitted between 7/1/2025 and 10/31/2025. All other fees will apply, including third party fees. Minnco's maximum loan amount is \$806,500 and the minimum loan amount is \$50,000. Loans subject to credit approval. Qualifications apply, including loan-to-value and credit worthiness. Not available in all states. Minnco membership required. For additional details, contact a Mortgage Loan Originator. NMLS #640612.

**Get our NEW car rate  
on used vehicles!**

**AS LOW AS  
4.49%  
APR\***

Apply online at **minnco.com**, inside the **MinncoMobile** app, or in-person!

\*Annual Percentage Rate shown is for a 36-month term for borrowers with A+ credit and two .25% discounts for qualifying Minnco relationships. Qualified borrowers can finance up to 125% of the MSRP on new Autos and Trucks and 125% of the J.D. Power retail value on used Autos and Trucks, plus tax, title and license. Rates are subject to change due to market conditions and are based on factors including applicant's credit history, loan term, age of collateral, and Loan-to-Value (LTV). During this promotion the new car rate is being extended to vehicles less than 7 model years old (2018 and newer). An additional .50% will be added to the rate for vehicles with over 100,000 miles. Not everyone will qualify for our lowest rate and other rates and terms are available. All loans are subject to credit approval. Payment per \$1,000 at 4.49% APR over 36 Months is \$29.74. Offer ends 10/31/2025.



# MEDICARE SEMINAR

You're invited to a Medicare educational seminar. No sales will take place. Join us to learn all about your Medicare choices and receive a free educational guide and Social Security FAQ guide.

**October 8**

10:30 am and 5:30 pm

Minnco Center  
2215 3rd Ave. NE  
Cambridge, MN

**October 29**

10:30 am and 5:30 pm

Minnco Center  
2215 3rd Ave. NE  
Cambridge, MN

RSVP: [email@minnco.com](mailto:email@minnco.com) or contact a Connection Center Representative at 763-689-1071 (TTY 711).



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 accommodations of persons with special needs at meetings, call (763) 689-1071 (TTY 711).

## SPECIAL HOURS

### COLUMBUS DAY/INDIGENOUS PEOPLES DAY

**Monday, October 13, 2025**

All lobbies are CLOSED. Drive-ups are OPEN from 9:30 am to 5:30 pm, with two exceptions: Vadnais Heights' drive-up is CLOSED, and Minnco Center's drive-up is OPEN 10:00 am to 6:00 pm.

### VETERANS DAY

**Tuesday, November 11, 2025**

All lobbies are CLOSED. Drive-ups are OPEN from 9:30 am to 5:30 pm, with two exceptions: Vadnais Heights' drive-up is CLOSED, and Minnco Center's drive-up is OPEN 10:00 am to 6:00 pm.

### THANKSGIVING DAY

**Thursday, November 27, 2025**

All lobbies and drive-ups are CLOSED.

### CHRISTMAS EVE

**Wednesday, December 24, 2025**

All lobbies and drive-ups will CLOSE at 2:00 pm.

### CHRISTMAS DAY

**Thursday, December 25, 2025**

All lobbies and drive-ups are CLOSED.

### NEW YEARS EVE

**Wednesday, December 31, 2025**

All lobbies and drive-ups will CLOSE at 2:00 pm.

### NEW YEARS DAY

**Thursday, January 1, 2026**

All lobbies and drive-ups are CLOSED.



Your **Community** Credit Union.™

[www.minnco.com](http://www.minnco.com) | 763-689-1071



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.

