

THE MINNCO Messenger

Winter 2026



19

organizations

196

families

516

children

1868

gifts



With the generosity of members, friends, and employees, **1868 gifts** were given to over **500 children!** Each year the need grows, so does the Christmas spirit. Thank you to all who selected a name and fulfilled a child's wish.



President's Report

Doug Hallstrom
President/CEO

A Year of Growth, Gratitude, and New Beginnings at Minnco

As we approach the end of another remarkable year, I want to take a moment to reflect on all that we've accomplished together at Minnco Credit Union. This has been a year of meaningful growth, exciting transitions, and continued commitment to the members and communities we proudly serve.

One of the most significant milestones this year was the successful merger with the former Cities Credit Union. Welcoming Cities' members into the Minnco family has strengthened our credit union and expanded our ability to serve more individuals, families, and businesses across the metro region. If you haven't visited the Vadnais Heights office, we invite you to do so. As part of the renovation, we added a 24-hour ATM in the drive-thru.

Because of the loyalty and trust of our members, Minnco recently approached \$600 million in assets—a milestone that reflects not just financial strength, but the confidence our members place in us every day. This growth empowers us to offer more competitive products, expand services, and continue investing in both technology and the in-person experiences that make Minnco unique.

Throughout the year, our team worked tirelessly to enhance digital tools, improve branch services, and ensure that every interaction we have—whether online or in person—remains personal, friendly, and rooted in our core values. We continued to invest in the communities we call home, by supporting local organizations, events, and causes that enrich the lives of our neighbors. Be sure to read the page on Minnco's annual *Holiday Moments*, and the seventeen organizations that received year-end gifts to support their missions.

As we prepare for the year ahead, we're excited about new opportunities to serve you even better, including an improved online account opening process, a more intuitive online loan application, and enhanced digital banking features. No matter how much we grow, our commitment remains unchanged: to provide trusted, member-focused service with the warmth and genuine care Minnco is known for.

On behalf of our entire team, I wish you a joyful holiday season and a bright, successful new year.

A handwritten signature in black ink that reads "Doug". The signature is written in a cursive, slightly stylized font. It is positioned over a background image of a snowy landscape with a pond and ducks.

Minnco: Going strong at

90! YEARS STRONG!



Minnco proudly celebrated its 90th anniversary in 2025. On October 29, we marked the milestone with birthday celebrations at all Minnco branches, complete with giveaways, prize drawings, and cupcakes. We also had the honor of recognizing the winner of our “How Has Minnco Made a Difference in Your Life?” contest, whose entry reflected the impact Minnco has had in our communities.

“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.

Candidates needed for volunteer positions

Minnco is seeking candidates to fill open positions on its Board of Directors and Supervisory Committee. If you have an interest in serving, pick up an application at any Minnco office, indicate which position you're interested in applying for, and include a short biography. Applications must be returned to Minnco by **Friday, February 13, 2026**. If you have any questions or would like more information, call the credit union at **763-689-1071**, and leave a message for the nominating committee.



Check out Minnco's **HIGH-YIELD** student spending accounts!

Students, imagine earning a **high-yield** on your deposits. It's possible when you open a new spending account with Minnco! **smartSTART** and **stepUP** accounts currently pay **5.00% APY** on balances up to **\$1,000!*** There's no catch, no minimum balance, and no monthly qualifications! A contactless debit card is available. **smartSTART** is designed for students ages 10-12, while **stepUP** is for students ages 13-22.

Minnco's
smart
START

Federally Insured by
NCUA

Minnco's
stepUP
Student Spending Account

Give your child a **step up** on their financial future.

*Annual Percentage Yield. 5.00% on balances up to \$1,000; .05% on balances over \$1,000. Rates are subject to change.

Minnco's Community Involvement



Left to right, top to bottom: Adopt A Highway; Cambridge Snowflake Parade; Cambridge Surplus Food Distribution; Downtown Cambridge Trick or Treat; Every Meal Bag Filling; Light Up Princeton; Kinship Reading Buddies; Minnco's Hot Chocolate Hut; Princeton Pantry; Pumpkin Chuckin'; Salvation Army Bell Ringing in Andover, Big Lake, Cambridge, Isanti, and Princeton; Shalom Shop Volunteering; St. Francis Chamber Trick or Treat; Tailgating Event in Princeton; World Food Packing Day. Not pictured: Medicare Seminars and MINGO Parties.



PROTECT YOUR PERSONAL INFO AND YOUR FINANCES FROM THIEVES

We want to make our members aware of a concerning trend across the financial industry: an increase in fraudulent activity and scams targeting consumers. While scams are nothing new, criminals have become more sophisticated—using convincing phone calls, texts, emails, and even social media messages to try to access people’s personal information.

YOUR SECURITY IS ONE OF OUR HIGHEST PRIORITIES. BY STAYING INFORMED AND ALERT, YOU CAN HELP PROTECT YOURSELF AND YOUR ACCOUNTS.

COMMON SCAMS WE’RE SEEING

Text message fraud: Members receive a text claiming to be from Minnco asking them to “verify” a transaction or click a link.

Phone impersonation: Scammers spoof Minnco’s phone number and claim to be from our fraud department. They may request your online banking password or a verification code.

Online marketplace scams: Fraudsters pose as buyers or sellers and pressure you to send money quickly for something that doesn’t exist.

Email phishing: Emails appear legitimate but contain dangerous links or attachments designed to steal login credentials.

HOW TO PROTECT YOURSELF

1. Never share your verification codes or passwords. Minnco will never ask for your online banking password, full account number, or one-time passcode.
2. Don’t click links in unexpected messages. If something seems off, delete the message or contact Minnco directly using a known phone number.
3. Verify the source. If someone calls claiming to be from Minnco, hang up and call us back at our published number. Scammers can make their calls appear to come from any business or organization.
4. Monitor your accounts regularly. Use online and mobile banking to track your transactions. Report unfamiliar activity immediately.
5. Be cautious when buying or selling online. Avoid sending money to anyone you haven’t met in person. If a deal feels rushed or too good to be true, it likely is.

WHAT TO DO IF YOU THINK YOU’VE BEEN TARGETED

If you receive a suspicious message, email, or call, or if you believe your account information may have been compromised, contact us right away. Quick action can often prevent losses.

At Minnco, the security of your accounts is a top priority. We invest heavily in software and other safeguards to help detect potential fraud before it hits a member’s account. If you have questions or concerns, please give us a call at **763-689-1071**. We’re here to help.

Vadnais Heights office hosts Grand Opening



On October 16, 2025, Minnco proudly celebrated the Grand Opening of our newest branch in Vadnais Heights. The event was well attended by Minnco members, members of the *White Bear Lake Chamber*, and Minnco staff, making it a truly special occasion.

Guests enjoyed appetizers from *Jimmy's Food & Drink*, a special selection of Minnco mocktails, swag giveaways, and several prize drawings—including the grand prize of a *Blackstone* grill.

Thank you to everyone who stopped in and helped make our grand opening such a memorable start to an exciting new chapter!



Miller is finalist in chamber's *Employee of the Year* award

Shelly Miller, Minnco's *Community Engagement Coordinator*, was recently recognized by the *North 65 Chamber of Commerce* as a finalist in their *41st Annual Employee of the Year Award*! Since joining Minnco, Shelly has gone above and beyond in her role, taking Minnco's community outreach and volunteer involvement to new heights. Shelly has been instrumental in the success of a number of Minnco initiatives, including organizing events like Minnco's *Chain of Hearts* fundraiser (which raised over \$40,000 for *Gillette Children's Specialty Healthcare*), the credit union's annual *School Supply Drive*, and its recently completed *Angel Tree* program, which collected almost 1900 gifts for children in our communities.

In addition, Shelly coordinates *Minnco Money Matters*, a financial education program that brings a real-life budgeting simulation exercise to area high school students.

Congratulations, Shelly, on this wonderful achievement. We appreciate all that you do for Minnco and our communities!



Shelly is pictured with Minnco's John Wendland, Executive VP/General Counsel (left), and Doug Hallstrom, President/CEO (right).

2025 Holiday Moments

In partnership with the Minnco Foundation, Minnco branches and departments selected local non-profit organizations that they wanted to support this holiday season. *Thank you for all you do!*

Starting at upper left and going clockwise:

Hope 4 Youth provides shelter, food, and more to homeless youth.

Anoka Community Mission supplies food and clothing to community members in need, and uses donated foreign coins to buy diapers and baby wipes.

North Anoka County Emergency Food Shelf (NACE) supplies food and clothing to community members in need. They also host food drives and clothing giveaways throughout the holiday season.

Isanti County Beyond the Yellow Ribbon supports military families, and provides educational scholarships.

Food for Friends (Mora High School), is a student food shelf where students in need can get food and other necessities.

Bill's Wish, created in memory of William "Bill" Kowitz, is dedicated to saving the lives of military veterans and their family members, by offering mental and chemical health services, providing education and awareness, and reducing the stigma associated with seeking help.

Vikings Vittles serves families and children in need through care closets in the North Branch middle, high, and alternative schools, and weekend bags of food in the elementary and middle schools.

Options for Women provides free medical and support services to women facing unplanned pregnancies in Chisago county and surrounding areas.

Lakes Center for Youth and Families offers counseling, intervention, education, engagement, and enrichment to ensure the success of youth, adults, and families in Washington, Chisago, and Anoka counties.

Braham Area Food Shelf provides food for those in need.

Kinship Youth Mentoring of Princeton believes in the concept of mentoring. The funds will be used to continue their initiatives, which also includes reading buddies.

Vadnais Heights Food Shelf and White Bear Area Food Shelf provide meals to people in need.

Brave Foundation/The Brave Box exists to empower and comfort families navigating the NICU journey through trauma-informed outreach, practical support and heartfelt connection. The *Brave Box Project* is a high-impact initiative that delivers hand packed gift boxes full of hope.

East Central MN Habitat for Humanity serves Pine, Isanti, Chisago, Kanabec, and Mille Lacs counties, working to expand affordable housing, strengthen communities, and ensure that residents can live safely and independently.

Cambridge Surplus Food Distribution distributes food to over 250 families each month.

Princeton Pantry provides sufficient quantities of quality, nutritionally balanced, food to serve those in need (not pictured).



Employee receives Volunteer of the Year award

On December 16, the *Princeton Area Chamber of Commerce* announced that they had selected Mysi Szczech of Minnco Credit Union as their *2025 Randy Hatch Volunteer of the Year*! According to the Chamber's Facebook page, Mysi helped the chamber "SO MUCH" during the year, volunteering many hours during the *Rum River Festival*, including working in the Chamber tent helping with the *World's Largest Game of Duck, Duck, Gray Duck*. These events took place on the weekend, outside of Mysi's regular work hours.



Mysi is pictured with the award's namesake, Randy Hatch, and the crown she helped decorate.

She also volunteered at the Chamber's golf tournament, selling raffle tickets and balls for the golf ball throw. Most recently she helped decorate the *Hot Chocolate Hut* for *Light Up Princeton*!



Last year, she volunteered to decorate the crown for the *Volunteer of the Year* winner, and it looks awesome! The Chamber summed up their feelings for Mysi with: "She's just an all-around great person. Thank you for all you do!"

Congratulations, Mysi, on this wonderful achievement.

NOTE: New Holiday Hours Announced for 2026.
Minnco lobbies and drive-thrus will be closed for all Federal holidays.

Special Holiday Hours

Martin Luther King Jr. Day

Monday, January 19, 2026

All offices, including lobbies and drive-thrus, will be closed in observance of the holiday.

Presidents' Day

Monday, February 16, 2026

All offices, including lobbies and drive-thrus, will be closed in observance of the holiday.



PRIVACY NOTICE AND DISCLOSURE

Minnco Credit Union's Privacy Notice and Disclosure can be viewed online at

<https://www.minnco.com/resources/privacy-policy>



Your **Community** Credit Union.™

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.

