The Minnco
Messenger
Spring 2021
A quarterly publication of Minnco Credit Union

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President/CEO

A message from the President

As we enter into the 13th month of COVID-19 and the global pandemic, it is quite sobering to look back and consider the historic year of disruption, sadness, separation, and anxiety. Minnco Credit Union was not isolated from any of these; however, the resiliency of our staff was evident each and every day. Throughout the many challenges and constant changes to our service model, the employees persevered in providing continual service in order to meet the financial needs of our members.

The pandemic took stability and routines out of our lives, but Minnco was one facet of our communities that maintained continual access and service, though in slightly different ways. Being able to provide a form of stability and engagement would not have been possible without your support, patience, and understanding. Thank you for placing your trust in us.

Stepping back and looking at the recent progress made in fighting the coronavirus, seeing that the economy is moving along nicely and mandates are easing, we are anxious to see how everything will look in another three months. We will continue to monitor government and CDC updates for guidance as we strive to balance safety with serving member needs.

Minnco has renewed our commitment to help our communities through difficult times. We have taken a more focused and intentional approach in providing more time and money to support local organizations. Some examples can be found on the following page.

Finally, I want to give a big shoutout to members (and some non-members) for helping us raise money for three local food shelves that serve in the same communities we do. We hoped to raise at least $3,000 so that matching funds from the *Minnco Foundation* could be maximized. We reached that total in the first week! As we near the end of March, I'm excited to announce we have collected over $20,000! Minnco members are some of the most generous and caring people I know, always willing to help out others in need.

Have a safe and healthy Spring!

Annual Meeting Monday, April 19 at 4:30 pm

This year's meeting will be held by phone conference. Pre-registration is required. To register, go to **www.minnco.com/annual-meeting** or call **763-689-1071** and say you want to register. One of our representatives will assist you. Members need to provide their name, address, email address and the phone number they will use to call in.

Pre-register at www.minnco.com

Minnco employees volunteer in many ways...*but always with a smile!*

It might be difficult to see the smiles behind the masks, but Minnco employees truly enjoy serving others... inside and outside the office.

Delivering meals; reading to students; sorting clothes at a thrift store; providing financial support; collecting coats for kids; helping at food shelves; donating blankets to a women's shelter; distributing food; supporting animal rescue efforts; raising money for a family in need; and handing out flags and offering assistance at a Veteran's memorial dedication. These are just some of the ways Minnco staff serves.

Teen debit card available!

Did you know that teenagers can get a Minnco debit card at the age of thirteen? Here are a few reasons why it might make sense for your child.

1. Convenience. Youth today are more independent than they've ever been. When you aren't with them, they need access to a reliable form of payment. Cash can be lost or stolen. And cash doesn't leave a record. Which brings us to our second reason...

2. Accountability. Your children (and you) will have a record of all purchases they make with their Minnco debit card. This helps monitor spending and encourages accountability. If you'd like to take that a step further, download the *CardNav* app and supercharge your supervision with...

3. Card controls. *CardNav* is a powerful tool to control and protect your teen's card. When activated, you can set spending limits, restrict purchases (yes to buying gas, no to buying clothes), and even turn the card completely off (great if your teen misplaces the card or you suspect fraudulent activity). *CardNav* can be downloaded for both *Apple* and *Android* devices.

Because parents/guardians are required to sign on accounts for children under 18, you and your teen can manage the account via online banking or Minnco's mobile app. Both provide tools to manage money, set budgets, pay bills, and make person-to-person payments. Other benefits to the teen debit card include no checks to buy and the ability to add it to mobile wallets such as *Apple Pay* and *Samsung Pay*. If you have teens in your household, you may want to consider getting them their own debit card. To learn more, call us at 763-689-1071 or visit www.minnco.com and live chat with us.

*Shown here: our new "contactless" debit card (also known as dual interface), which is coming soon! Look for more info in the next edition of the *Messenger*.

Funds & Food Drive raises over $20,000 in March

Minnco's March Match for Funds & Food

ACBC Anoka County Brotherhood Council Food Shelf & Clothing | Big Lake Community Food Shelf | Family Pathways

Minnco Credit Union held its inaugural **Minnco's March Match for Funds & Food**, with the *Minnco Foundation* pledging to match monetary contributions up to $3,000! We focused on raising funds after learning that financial gifts allow foodshelves to acquire **7x the amount of food** versus donations of food items! It also allows them to buy items they may be running out of. Minnco staff was offered the incentive of being able to wear jeans every day in March once their office's goal was reached. Much to the delight of staff, that happened in the first week! **The total is now over $20,000, not including the $3,000 match from the foundation!** *Thank you to all who contributed!*

Lobby Hours

In early March, Minnco's lobby hours were extended as follows:

Cambridge, Isanti and North Branch
Monday—Friday 8:30 am to 4:30 pm

Andover and Big Lake
Monday—Friday 9:00 am to 5:00 pm

Cambridge Cub Foods
Monday—Saturday 10:00 am to 6:00 pm

The Cambridge Cub Foods branch will remain closed on Sundays until further notice.

Holiday Hours

Memorial Day
Monday, May 31, 2021
The Cub Foods office will be OPEN for your convenience. All other office lobbies and drive-thrus will be closed.

Independence Day
Sunday, July 4, 2021
All offices will close in recognition of the holiday.
Monday, July 5, 2021 (Observed)
The Cub Foods office will be OPEN for your convenience. All other office lobbies and drive-thrus will be closed.

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

CO-OP Shared Branch™

Cambridge
235 1st Ave. West
Cambridge MN 55008

Isanti
311 Credit Union Dr.
Isanti MN 55040

Cub Foods/Cambridge
100 Opportunity Blvd. N.
Cambridge MN 55008

North Branch
38807 9th Ave.
North Branch MN 55056

Andover
2121 Station Parkway NW
Andover MN 55304

Big Lake
613 Rose Drive
Big Lake MN 55309

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