

EXPERIENCE Local Staff APPROACHABILITY
Hometown SERVICE INTEGRITY
COMPASSION worthiness COMMUNITY
Atmosphere

THE MINNCO

Spring 2026

Messenger



\$47,541.04

Minnco had its best **Hearts Campaign** ever, raising an incredible **\$47,541.04** for Credit Unions for Kids and Gillette Children's Specialty Healthcare! All of the money raised stays in Minnesota to help children receive the special care they need. We were grateful to have Brave Lee serve as our spokesperson this year! Brave's story is inspiring, as is the work of the Brave Foundation, which his parents started to support families with children in NICUs. Minnco branches have a friendly competition to raise the most money, and they came up with some very unique fundraising initiatives: in addition to bake sales, they held employee auctions for homemade treats, maple syrup, and handmade purses; hosted a chili dog feed; and served mocktails for staff. The creativity and enthusiasm of employees truly made this campaign something special. But none of it would have been possible without the generous support of our members, business members, partners, and vendors. A special shout-out to Kelly, our top heart seller this year, who raised an amazing \$4,330.53. Thank you to everyone who helped make this campaign such a huge success. Because of you, we were once again able to make a real difference in the lives of local children.

90TH ANNUAL MEETING Monday, April 20, 2026

All members are welcome. First Baptist Church, Cambridge MN.
Doors open at 6:30 pm. Meeting begins at 7:00 pm.



Doug Hallstrom
President/CEO

President's Report

It appears that spring is finally here, with temps actually reaching into the 70s! Of course there is also more snow in the forecast, but it won't stick around for long. Something else we hope doesn't stick around for long is higher gas prices. With the flow of oil from the Middle East severely restricted, the price of gasoline has risen by over 25% in a month. The war with Iran has also impacted Wall Street, with the stock market dropping from 50,000 to 46,000 (as of 3/30/26) amidst global unrest.

Close to home, Minnesota's economy has remained relatively strong, thanks to our diversity of businesses and a strong workforce. On the housing front, mortgage rates are hovering around 6% with signs that the market is picking up. If you've been considering buying a home, it's worth remembering that timing the market is less important than finding the right home at a payment that works within your budget. If rates drop, as many experts expect they will, you have the option of refinancing. For more information, read the article on Minnco's two Mortgage Loan Officers on page 5.

As important as it is to stay aware of current affairs, it's equally—if not more so—important to stay up to date on trending scams. That's why we're pleased to offer an upcoming educational seminar tailored to our senior members and their families.

Fraud continues to be one of the fastest-growing threats in today's financial landscape, with scams becoming increasingly sophisticated. Our fraud awareness seminar will help you recognize red flags, understand common tactics used by scammers, and learn practical steps to safeguard your accounts and personal information.

We're also hosting a seminar on Medicare—an area that can feel overwhelming due to the many options, plans, and coverage details involved. Taking the time to understand Medicare choices, enrollment periods, and supplemental options can make a significant difference in both healthcare access and your long-term financial planning. The session aims to simplify the process and empower you to make confident, informed decisions.

Whether you attend one or both sessions, we encourage you to take advantage of these opportunities. Education is a powerful tool, and a little time spent learning today can help prevent costly mistakes tomorrow.

We also want to invite you to our **90th Annual Meeting** on **Monday, April 20**, at the First Baptist Church in Cambridge. Registration opens at 6:30 with the meeting starting promptly at 7:00.

Remember, we're here to help. Whether you're saving for the future, considering a major purchase, or just trying to make sense of today's financial landscape, know that you're not alone. There is reason for optimism, and there are always steps we can take—together—to build a stronger financial future. Thank you for your continued trust in us.

Doug

P.S. Thank you to all who voted for Minnco in recent "Best of..." contests! We appreciate the recognition. We were also nominated in two "Best of Minnesota" categories by the *Minnesota Star Tribune*. Results will be announced this summer.



SENIOR FRAUD

Learn how to protect yourself from financial loss.

Wednesday, April 22

2:00 pm

Minnco Center, 2215 3rd Ave. NE, Cambridge MN

Millions of senior citizens become victims of fraud each year. Minnco invites you to attend a free seminar where you'll learn how NOT to fall prey to the scams criminals use to deceive and steal.



Lisa Lovering, an expert from Family Pathways, will present information on the latest efforts criminals are using to defraud victims, including romance scams, gift card scams, and ID theft. Minnco Credit Union's BSA Officer, Brad Thomas, will also share how financial institutions are assisting members through education and fraud detection efforts.

Though geared to seniors, this free seminar is open to everyone. Seating is limited. Call 763-689-1071 to reserve your space.



MEDICARE

SEMINAR

Wed., May 27, 5:00 pm

Minnco Center | 2215 3rd Ave. NE
Cambridge, MN

If you're thinking about retirement, 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.

RSVP: email@minnco.com or call 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).

IT'S

Spring-O MINGO TIME

WEDNESDAY, MAY 6
at 10:00 am or 2:00 pm

The snow and cold are fading as we look forward to warmer temps, green grass, and flowers! Celebrate with a special "Spring-O" MINGO with refreshments, snacks, trivia and plenty of prizes!

In order to host more guests, we're holding two parties! Space is limited to 40 members per time slot; call 763-689-1071 and reserve your space today!

[Minnco Center Training Room, 2215 3rd Ave. NE, Cambridge MN](#)

Chain of Hearts 2026 Highlights

Hard work, passion, and a whole lot of heart





A unique loan for first-time homebuyers.

- » Low down payment
- » Finance up to \$400,000
- » 30- and 15-year mortgages
- » Fixed rate is locked in
- » **Save thousands on closing costs***

First-time homebuyers face many challenges, including low inventory and high prices. Wouldn't it be nice if someone offered them a break?

Say hello to the *Minnco Dream Mortgage*, designed for first-time homebuyers! **Borrow up to \$400,000**, with a *maximum LTV of 97%*, which means *as little as 3% down!* Best of all, *the Minnco Dream Mortgage can save buyers thousands of dollars!* **Call us today for more information!**

*Borrowers must be members of Minnco Credit Union, in good standing, or eligible for membership. Visit www.minnco.com for eligibility requirements. All borrowers must be a first-time home buyers, defined as not having an ownership interest in a residence in the past five years. Non-occupant co-borrowers are not allowed. Property must be residential, owner-occupied, and borrowers' primary residence.



Meet Minnco's Mortgage Loan Officers

Whether you're purchasing your first home or are upgrading to your dream house, Minnco's MLOs are ready to assist! Their expertise and dedication will ensure that you receive personalized guidance every step of the way.

Tanner has worked in the mortgage industry for five years and in finance for eight. His favorite part of being an MLO is meeting people and helping them with a purchase or refinance. Outside of work, he loves being outdoors, hiking, fishing, and hunting.

Ashley brings ten years of experience to Minnco. She enjoys helping people achieve their dreams, whether it's purchasing a home, refinancing, or qualifying for their first mortgage. She enjoys spending time with her family and is active in her church.



Tanner Murphy
NMLS #1895248
763-552-7335



Ashley Melin
NMLS #1545366
763-552-7338



Minnco Mortgage is committed to making homeownership more accessible and stress-free. One of the biggest challenges home buyers face is coming up with the money for the down payment and closing costs. **Minnco Mortgage** has solutions that address those concerns. Plus, with our easy online application, getting started is simple! With in-house loan servicing, you can count on local support and prompt answers throughout the term of your mortgage. If you're ready to begin exploring your mortgage options, give Tanner or Ashley a call to set up an appointment at one of Minnco's eight locations!

TRUCK LOANS



as low as

4.24%

APR*

TRAILER LOANS



as low as

4.74%

APR**

Whether you need a new truck to pull your trailer or a new trailer for your truck to pull, Minnco can help with attractive financing offers! Borrow up to 125%, plus tax, title and license! Apply online, in our mobile app, or in person.



Minnco. Making life more fun.



*Annual percentage rate. Rate shown is for A and A+ borrowers for 36 months on a new car or truck, and reflects discounts totaling .50% for qualifying Minnco relationships. Qualified borrowers can finance up to 125% of the MSRP on new cars and trucks and 125% of the NADA retail value on used cars and trucks, plus tax, title and license. Rates are subject to change. Rates will be higher on loans with an LTV ratio over 80%. Other rates and terms are available. Payment example is \$29.63/month per \$1,000. Minnco membership required. All loans are subject to credit approval.

**Annual percentage rate. Rate shown is for A and A+ borrowers for 36 months on a travel trailer or boat, and reflects discounts totaling .50% for qualifying Minnco relationships. Qualified borrowers can finance up to 125% of the MSRP on new travel trailers and boats and 125% of the NADA retail value on used travel trailers and boats, plus tax, title and license. Rates are subject to change. Other rates and terms are available. Payment example is \$29.85/month per \$1,000. Minnco membership required. All loans are subject to credit approval.

Downtown Cambridge office will be OPEN during Hwy. 95 construction project

After years of knowing something was going to happen, but not knowing what that would be (or when), the Hwy. 95 project through Cambridge is finally upon us. The 2-year project is extensive, including widening Hwy. 95 from Fillmore Street to Cypress, upgrading the storm sewer systems, and improving the railroad crossing.



Phase 1 of the project, which begins this month and runs through October, will impact access to the downtown Cambridge office. However, **THE BRANCH WILL REMAIN OPEN FOR BUSINESS.**

The first phase includes work from Fern Street to east of Dellwood Street (taking place April to mid-summer), and then Dellwood to Main Street (mid-summer to October). Traffic on Hwy. 95 will be rerouted during this time. East/west pedestrian access will be maintained on one side of the highway, and north/south pedestrian access across Hwy. 95 will be maintained at each major intersection.

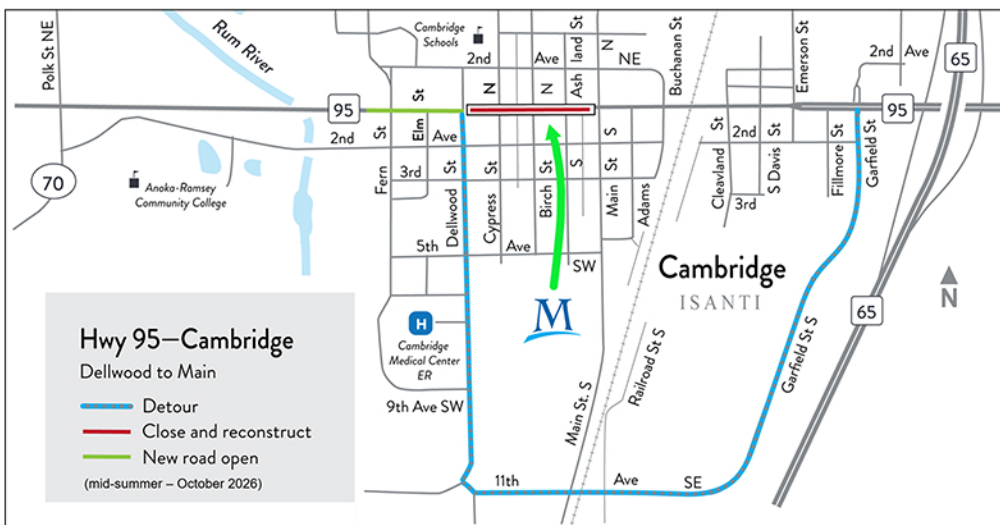
APRIL 2026 TO MID-SUMMER



Minnco's electronic sign on the northwest corner of the parking lot and the drive-up ATM will be temporarily REMOVED in early June.

The north side of the parking lot will be closed during construction, removing some of the current parking spaces. Most of this area will reopen when the project concludes. The new location of the ATM has yet to be determined.

MID-SUMMER TO OCTOBER 2026



Remember, Minnco has three other ATMs in the area: Cub Foods, the Minnco Center, and the Isanti branch.

Traffic will be detoured south of Hwy. 95. The maps at left show the detours during the two stages of Phase I. For more info, visit the city of Cambridge's website at www.ci.cambridge.mn.us.

EARN MORE MONEY WITH OUR HIGH YIELD CHECKING!

4.50% APY*

Minnco's High Yield Checking account pays **4.50% APY** on the first **\$20,000** when you complete 3 simple qualifications during each qualification cycle!

- ✓ Have at least 12 debit card purchases post and clear your account (\$5 min. transaction)
- ✓ Have at least 1 direct deposit post and clear your account
- ✓ Enroll in and receive eStatements (valid email address is required)

To learn more about Minnco checking accounts, visit www.minnco.com/personal/spend/checking-accounts

*Annual Percentage Yield. If qualifications are met, deposits over \$20,000 earn .10% APY. If qualifications are not met, your annual percentage yield will be .05% APY. Minnco membership required. Rates are subject to change.



Since people seem to be getting more spam and scam phone calls lately, some members have wondered if the calls are the result of a data breach at Minnco.

The answer is no, Minnco has NOT experienced a breach of its systems. Your accounts and personal information remain secure.

So how are they getting my phone number?

Scammers use automated dialing systems to call large numbers of people at random. They also may have obtained phone numbers and other personal information from a variety of sources, including online merchants, social media, public records, marketing databases, or previous data breaches involving merchants, restaurants, healthcare systems, and even government agencies. This information is available for purchase on the “dark web.”

Scammers then “spoof” caller ID information to make it appear as though a call is coming from a trusted business or organization. This doesn’t mean the call is actually coming from there, it only appears as if it is.

To protect yourself from scammers, remember:

- Minnco will never call and ask for your passwords, full card number, PIN, or secure access codes.
- If you receive a call claiming to be from us and you are asked for personal account information, hang up. If they attempt to call again, don’t answer. If you aren’t sure if a call is legitimate, hang up and call us directly at the number on our website or the number on the back of your debit card.
- Do not click on links in suspicious emails or provide personal information to unknown callers.

We continuously invest in advanced security tools to help keep your accounts and information protected. If there were ever a verified issue affecting member data, we would notify you immediately.

If you have concerns about a call you received, please reach out to us. We’re here to help and are committed to keeping your accounts safe.

Isanti lobby will be closed on Saturdays

Beginning 5/2/2026, Minnco's Isanti branch will be open on Saturdays with drive-thru service only. Members needing additional services can visit the Minnco Center lobby in Cambridge from 9:00 am to 2:00 pm on Saturdays.

New Saturday Connection Center Hours

Beginning 4/18/2026, Minnco's Connection Center (call center) will be OPEN from 8:30 am to 2:00 pm on Saturdays.

Upcoming Events

90TH ANNUAL MEETING

Monday, April 20, 2026

First Baptist Church, Cambridge. Doors open at 6:30 pm. Meeting begins at 7:00 pm. The Lee family will be sharing their inspiring story that led to the Brave Foundation.

SENIOR FRAUD SEMINAR

Wednesday, April 22, 2026, at 2:00 pm

Held at Minnco Center. Space is limited. RSVP by calling 763-689-1071.

SPRING-O MINGO PARTIES

Wednesday, May 6, 2026

Morning option: 10:00 am; afternoon option: 2:00 pm

Held at Minnco Center. Space is limited. RSVP by calling 763-689-1071.

MEDICARE SEMINAR

Wednesday, May 27, 2025, at 5:00 pm

Held at Minnco Center. Space is limited. RSVP by calling 763-689-1071.

Holiday Hours

MEMORIAL DAY

Mon., May 25, 2026

All lobbies and drive thrus will be CLOSED.

JUNETEENTH

Fri., June 19, 2026

All lobbies and drive thrus will be CLOSED.

INDEPENDENCE DAY

Sat., July 4, 2026

All lobbies and drive thrus will be CLOSED.



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.



**coming
soon!**

M

Check minnco.com or follow Minnco's social media accounts
for the unveiling in May 2026.