

THE MINNCO Messenger

Summer 2026

Introducing Minnco's NEW
REWARDS CREDIT CARD,
with more and better rewards!



2.99% APR
on purchases
made in the
first 90 days*

1.99% APR
on balance
transfers and
cash advances
made in the
first 60 days**

Earn an **EXTRA**
1500 POINTS
when you spend
\$1500 in the first
60 days***

*APR is Annual Percentage Rate. The APR for the new Rewards card is variable and will vary with the market based on the Prime Rate plus a margin, and can adjust quarterly. As of 7/1/2026 the rates are 14.75% - 18.00% APR, based on credit qualifications. All cards are subject to approval. The special introductory rate offers may end at any time. Purchases made within 90 days following card opening will be charged 2.99% APR for 12 months or until the promotional balance is paid, whichever occurs first. Remaining balances will convert to the prevailing variable rate at that time. **Cash advances and balance transfers (from non-Minnco credit cards) made within 60 days of card opening will be charged 1.99% APR for 12 months or until the balance has been paid, whichever comes first. Remaining balances will convert to the prevailing variable rate at that time. ***Card holders will earn an extra 1500 points after spending \$1500 within 60 days of card opening. Visit minnco.com for more details.



Doug Hallstrom
President/CEO

President's Report

As we enjoy another Minnesota summer, I hope you've taken time for the simple things that make this season special—enjoying time on the water, attending reunions, celebrating community events, or barbecuing in the backyard. Summer is a great reminder to slow down, recharge, and appreciate the people and moments that matter most.

While summer typically means fun and relaxation, some families are navigating financial challenges. The economy remains a mixed bag. Inflation isn't as high as it was a few years ago, but it remains elevated, as seen in the price of groceries, insurance, utilities, and gas. Interest rates haven't come down as initially hoped, making borrowing more expensive than many would like, and uncertainties linger in the economy.

Despite these challenges, there are some encouraging signs. Employment remains stable, with Minnesota's unemployment rate at 4.4%, a little higher than the national average. Wages have improved in many industries, and many families have adapted well to the changing economic environment.

At Minnco, helping members navigate both opportunities and challenges is what we do every day. Whether you're looking to purchase a vehicle, finance home improvements, consolidate debt, save for future goals, or simply find ways to stretch your budget a little further, our team is here to help. One of the advantages of being a credit union member is having access to local financial professionals who genuinely care about your success and are committed to finding solutions that fit your unique situation.

Financial wellness isn't about having all the answers—it's about taking the next right step. Sometimes that's creating a savings plan. Sometimes it's refinancing a loan. Sometimes it's simply having a conversation about your financial goals. No matter where you currently find yourself financially—struggling, getting by, or doing well—we want to be a trusted resource you can count on.

This summer has been a wonderful reminder of the strength of our communities. We continue to see neighbors helping neighbors, local businesses investing in their communities, and families working together to build brighter futures. Those values align perfectly with the philosophy that has guided Minnco for more than 90 years.

As we look ahead, I remain optimistic about what the future holds for our members and our credit union. Challenges will always exist, but so will opportunities. By working together, planning ahead, and supporting one another, we can continue to make meaningful progress toward our financial goals.

I trust the remainder of your summer is filled with great memories, safe travels, and time spent with the people who matter most. Thank you for being a valued member!

P.S. I recently had the privilege to present awards to several of our Minnco employees. The awards were announced at the 2026 Minnesota Credit Union Network's *Elevate Awards*. **Congratulations on these well-deserved honors.**



Staci N. was chosen as the 2025 Minnesota CU4Kids Becky Holst Volunteer of the Year!



Daren S. won the 2026 Outstanding Creative Achievement Award for credit unions in the \$500 million to \$1 billion asset category.



Shelly M. won the 2026 Outstanding Service and Impact Award for credit unions in the \$500 million to \$1 billion asset category.

Check out Minnco's wrapped van and our newly decorated float!

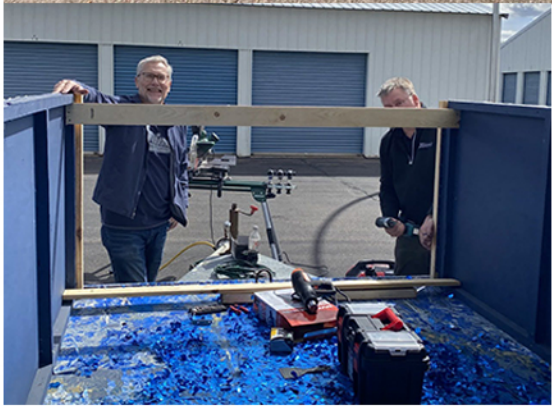
There are few things as important to a community as a really good parade! So far this summer, we've participated in two popular summer parades: Princeton's *Rum River Days*, and Big Lake's *Spud Fest*! Next up is the famous *Isanti Rodeo and Jubilee Days* on Thurs., July 9!

The theme of the float is "Grow with us!" and illustrates the many ways Minnco supports members, businesses, and communities, helping people reach their goals of savings, education, home ownership, and retirement.

If you're in Isanti, check out our beautiful new float (and new ride!) and let the walkers know you're a Minnco member!

Isanti Rodeo and Jubilee Days, July 9 @ 6:30 pm

**Cambridge Lighted Snowflake Parade
Late November 2026**



TRAILER LOANS

AS LOW AS

4.74 %
APR*



FINANCE SUMMER FUN WITH MINNCO AND SAVE!

Minnco's competitive rates, flexible terms, and easy application options add up to an unbeatable lending experience.

Apply in person, online, or in Minnco's mobile app!

*Annual percentage rate. Rate shown is for 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.

Financial wellness tools are available from Minnco

What if one free tool could help you feel more confident with your money? That's exactly what you'll find with Minnco's free financial wellness tools. Explore **articles**, **interactive coaches**, **calculators**, **assessments**, and **full courses** covering a wide variety of topics from budgeting and borrowing to investing, retirement, and more. Whether you're just starting your financial journey, or planning your next big goal, Minnco's free tools give you the resources you need to learn, grow, and take control of your financial future. Head to minnco.com/resources/financial-wellness-tools to check out our free tools today!

Scan me!



LEARN HOW TO MAKE THE MOST OF YOUR MONEY.

At Minnco, we are committed to supporting our members, their families, and our communities on their journey to financial wellness. We are proud to share our digital resource library that provides free, interactive and relevant financial education for all ages. We invite you to explore our collections of articles, calculators, interactive coaching sessions and even full courses that will help you learn, reflect and grow.

Starting out on your financial wellness journey?

Take this short assessment to evaluate your financial health and figure out the next steps.

[Take Assessment](#)

[Calculators](#)

[Articles](#)

[Coaches](#)

A look at some of our resources:

Saving Saving money gives you the freedom to prepare for life's big moments and unexpected expenses. Building healthy savings habits can help you feel more confident about your needs for whatever comes next. Learn More	Insurance Insurance is a great protection that helps you get through life when the unexpected happens. Understanding your coverage options can give you peace of mind and confidence in planning for the future. Learn More	Retirement It's never too early to start planning for retirement. Building healthy saving habits now can help you feel more confident about your future goals and dreams. Learn More
Taxes There can be a lot of confusion about understanding the basics of how taxes work and how to take advantage of deductions, credits, and planning strategies can help you stay organized and make confident financial decisions. Learn More	Life Changes Major life changes can bring new financial responsibilities and opportunities. Making a plan can help you manage your finances with confidence and stay focused on your goals every step of the way. Learn More	Buying a Home Buying a home is one of the biggest financial decisions you'll make. Understanding the pros and cons, and how to prepare can help you feel more confident about the way forward. Learn More
Borrowing & Credit Borrowing and credit can be powerful tools when used wisely. Understanding how loans, credit cards, and payment plans can help you make informed choices and plan for your financial future. Learn More	Investing Investing can help you grow your money and work toward your financial goals. Understanding the basics of investing can give you the confidence to make informed decisions and plan for the future. Learn More	Budgeting A budget can help you gain control of your finances for all your needs, from groceries to entertainment. Understanding the basics of budgeting can help you feel more confident about your financial future. Learn More
Running a Business Running a business comes with both exciting opportunities and important financial decisions. Building strong financial habits can help you manage growth, plan ahead, and set your business up for long-term success. Learn More		

Collections

- FINANCIAL FOUNDATIONS
- CREDIT & DEBT
- HEALTH
- HOME & CAR
- FAMILY & KIDS
- COLLEGE
- JOB & BUSINESS
- SECURITY & EMERGENCIES
- ECONOMY
- INVESTING & RETIREMENT

Personal Financial Wellness Assessment

The Financial Wellness Assessment analyzes your spending, budgeting, and saving habits so you can reflect on how you're currently managing personal finances. [Learn More](#)

Learning to Budget

Budgeting isn't about restriction, it's about prioritizing. The best way to avoid financial strain is to know where your money is going and plan ahead! [Learn More](#)

Basic Saving

Whether you're saving for a rainy day or a rainy trip to London, mastering the basics of saving can help you reach your goals. [Learn More](#)

Life Changes

As with any major life change, if you have a better grasp of the financial requirements and tasks, you can be better prepared for what's ahead. [Learn More](#)

Giving to Charity

Give a little or give a lot, giving to charity offers more than just warm feelings. Understand the impact on your taxes and budget. [Learn More](#)

Money and Emotions

We sometimes think of money as being entirely logical, but the truth is that your finances and your mental and emotional health are strongly connected. [Learn More](#)

Retirement

See if you're ready for the future with this selection of articles on retirement. These articles and activities help clarify critical retirement issues and choices—HSA and FSA basics, collecting social security, understanding 401(k), and more.

Life Insurance Explore the intricacies of life insurance including term, whole, supplementary life... 4 min read • Retirement	Stock Market Basics Learn how to buy and sell stocks so you can start investing your money. 4 min read • Budgeting	Handling High Inflation What should I do when faced with high inflation and rising prices? 4 min read • Budgeting
Rule of 72 Calculator By Years Figure out what interest rate you need for an...	Retirement Calculator How much will you need to save for...	How Much Should I Save for Retirement?

SCHOOL SUPPLY DRIVE!



Minnco and the Minnco Foundation are teaming up to collect school supplies for local students.

YOUR HELP IS NEEDED!

Please consider donating supplies at any Minnco location. If you'd prefer, donate cash, which staff will use to purchase needed items, such as pre-packaged fruit snacks, juice boxes, personal care items, pencils, pens, art supplies, note pads, markers, folders, etc.

Last year, supplies were donated to a total of twenty-six area schools!

DONATIONS COLLECTED JULY 13-AUGUST 15!

Check out our new credit card **Rewards** program!

With the introduction of our new **Rewards** credit card comes...new rewards, of course, and a new rewards platform!

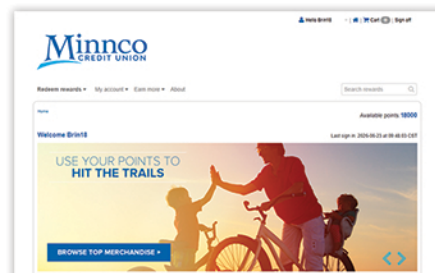
What makes the new Minnco **Rewards** credit card so appealing? In a word, “rewards”! More words would be “unique,” “worthwhile,” “appealing,” and “convenient.” Unlike our *Platinum Plus* credit card, which rewards cardholders with 1% cash back at the end of the year (in the form of a statement credit), our NEW **Rewards** credit card operates on a point-based system: cardholders earn **1 point for every dollar** charged on the card.

The points can be redeemed online in the Rewards portal when you want, on items and experiences you choose! If you prefer cash, you can do that as well, without needing to wait until the end of the year. **Points can be redeemed on travel, vacations, gift cards, concerts, electronics, backyard grills, furniture, and much more.**

Apply for the new **Rewards** credit card at a Minnco office or online. **Scan the QR code** for more details.



Credit cards are subject to approval. Minnco membership required.





We're OPEN!

Both Minnco Cambridge offices are ready to serve you during road construction.



INDEPENDENCE DAY

Saturday, July 4, 2026

All offices and drive ups will be CLOSED in recognition of the holiday.

SIZZLIN' SUMMER CELEBRATIONS!

- AUGUST 18** VADNAIS HEIGHTS
- AUGUST 20** PRINCETON
- AUGUST 21** CAMBRIDGE
- AUGUST 24** ISANTI
- AUGUST 25** NORTH BRANCH
- AUGUST 26** MINNCO CENTER
- AUGUST 27** ANDOVER
- AUGUST 28** BIG LAKE

FREE hotdogs!



water! chips!

NOTE OUR NEW TIME! 11:00 AM TO 1:00 PM!



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.

