

The Minnco Messenger

A quarterly publication of Minnco Credit Union

Summer 2021



**Imagine how glorious
it'll look on your vehicle.**

Pick one up. Stick it on. Get spotted. **WIN!**



Doug Hallstrom
President/CEO

A message from the President

Welcome to summer!

I spent an afternoon in June at our Big Lake office, helping them celebrate their first anniversary. If you haven't stopped by the Big Lake office, I encourage you to do so. In addition to the building itself (which includes a mural wall featuring old photos and historical information from the Big Lake area), it has an energetic team of employees whose joy in serving people is always evident. Opening an office in a new community in the midst of a pandemic presented some challenges, but the staff has enjoyed meeting new members and helping them with their financial needs.

The relaxing of rules surrounding COVID-19 has been a welcomed change throughout our offices, which are now fully open. We will continue to utilize plexiglass panels on the teller lines and desks for the time being. Masks are no longer required, though the staff have been instructed to wear masks if they are helping a member who is wearing one. The doors are open and our staff is waiting to work with you face-to-face. Aside from walking in, you are able to set up an appointment to see a Member Service Representative or Loan Officer by visiting our website. It is a simple process and could save you time waiting.



Many of you may recall our last decal promotion from ten years ago! As part of our 85th Anniversary celebration, we've designed a new decal with a new promotion! Pick up your free decal at the Isanti or Andover parades, or at any Minnco office while supplies last. In a nod to the year Minnco was established, **35** lucky winners will receive an **\$85** gift certificate to a local business, in addition to being entered into a drawing for our **\$500 Grand Prize!** Simply display the decal on your vehicle and hope you're spotted by the official Minnco decal spotter!

Our newly designed, contactless debit card is available now! Contactless cards are growing in popularity due to their ease of use (simply hover over or tap your card near the merchant terminal), enhanced security, and increased transaction speed. If your debit card hasn't expired and is still in good condition, you do not need to have a replacement card made; your existing debit card will continue to work. If you would like to replace your current card with a new contactless version, however, Minnco is waiving the usual \$5.00 charge for a replacement card during the month of July.



Everyone at Minnco Credit Union appreciates the flexibility members have shown over the past year-and-a-half as we worked hard to continue providing service throughout the pandemic. Changes were frequent and at times came with little notice as we monitored the levels of COVID-19 cases and mandated or self-imposed restrictions. Every employee performed in stellar fashion, with a desire to answer members' financial questions and needs. Now, with summer upon us and with a quite different feel from last year, take advantage of the fresh air and enjoy the beauty of our state, whether it's spent at a park, on the lake or on a patio.

Thank you for trusting in us for your financial needs. Your membership is appreciated.

Show some Minnco pride and you could become a little richer

Things are heating up as our 85th Anniversary celebration continues! For 85 days this summer, from July 8 through September 30, 2021, Minnco will randomly select **35 winning vehicles** displaying the new Minnco decal, shown on the cover and below! Winners will receive a gift certificate to local businesses for **\$85.00!** Even better, they'll be entered into the **Grand Prize drawing for a \$500.00 gift card!**

We'll be traveling throughout Minnco Country looking for vehicles with a Minnco decal. When we select a winner, we'll leave a *"You've been spotted!"* card with instructions to claim your prize. Decals are free! In addition to being handed out at local parades, you can pick one up at Minnco offices while supplies last. Grab one for each of your vehicles. Help spread the Minnco message! **Even if you don't officially win, you're always a winner with Minnco!**



We're pretty sure this will get you spotted, just not by us. And that piece of paper they hand you? Definitely not a *"You've been spotted!"* card. Don't be this guy. Place your decal where it can be seen and you can still see.

Retro is cool. If you have an original Minnco decal still on your car, you're even cooler. We've hidden an old Minnco decal in with a bunch of the new ones. Can you spot it?

Hint: It has our tagline instead of the circle M and Est. 1935.



Minnco's summer of Adventures loan special continues



There's still plenty of time left to enjoy that new pontoon, fishing boat, travel trailer, motorcycle or ATV this summer! Before you select the perfect toy for your adventure, stop in or call one of our friendly loan officers and get pre-approved financing! It makes the purchase process easier, with fewer surprises. You can also apply online at www.minnco.com or by using our MinncoMobile app.

NO PAYMENTS
90
DAYS!™

AS LOW AS
3.74%
APR*

TERMS UP TO
15
YEARS!

*APR is Annual Percentage Rate. Rate shown is current as of 3/8/2021, and is for an A+ borrower with two .25% discounts for Minnco relationships, 60-month term, for a 2017 or newer model. Loan is subject to approval and rate may vary based on individual credit and term. 15-year term requires a minimum loan of \$30,000. Payment ex.: \$10,000 loan for 60 months at 3.74% apr = \$185.00/month. Offer valid on new and used toys and is subject to change. Minnco membership required.
**90 days deferred payments based on credit approval. Interest will continue to accrue during deferral period.



Contactless debit card arrives!

As its name implies, contactless cards allow purchases to be made by simply tapping the card on or waving it over a contactless terminal (one with a wave icon similar to the card). If the terminal doesn't accept contactless cards, you can still dip the EMV chip or, as a final option, swipe the mag stripe on the back. Contactless cards aren't new, but their acceptance by retailers and consumers has grown rapidly since the beginning of the pandemic. **Please note:** you do not need to replace your current EMV debit card, as it will continue to work until its expiration date. Approximately one month prior to the expiration date, a replacement contactless card will be mailed to you.

Holiday Hours

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.

Labor Day Monday, September 6, 2021

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



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.



Minnco
FOUNDATION



Minnco
CREDIT UNION

SCHOOL SUPPLY DRIVE!



**AUG.
1-30**

THE MINNCO FOUNDATION AND MINNCO CREDIT UNION ARE TEAMING UP TO MAKE SURE AREA STUDENTS HAVE ADEQUATE SUPPLIES AS THEY HEAD BACK TO SCHOOL. DURING AUGUST WE WILL BE COLLECTING NOTEBOOKS, FOLDERS, PENS, PENCILS, ERASERS, TISSUES, MARKERS, TAPE, GLUE STICKS, ETC. YOUR HELP IS NEEDED! MORE INFORMATION WILL BE AVAILABLE IN LATE JULY.