



MIDMINNESOTA
FEDERAL CREDIT UNION

IN

TOUCH

WINTER 2026

Achieve Your Goals: **Consolidate Debt, Travel, or Improve Your Home**

Home Equity Loans Offer Low Rates & \$500 off Closing Costs

If achieving your financial goals is at the top of your priorities in 2026, it's time to put your home's equity to work with a **Home Equity Loan**. This type of loan allows you to borrow against your equity for key life upgrades:

- **Eliminate Debt:** Consolidate high-interest credit card and holiday debt into one easy payment with often a significantly **lower interest rate**.
- **Boost Home Value:** Pay for necessary remodel projects and upgrades that will increase your home's value, like new countertops, bathroom flooring, and more.
- **Create Memories:** Fund your special vacation this year, covering the basics like flight and hotel plus those unforgettable extra experiences.

Take advantage of a **Mid Minnesota Federal Credit Union Home Equity Loan** today to lock in a low rate and save **\$500 on closing costs!**

Ready to unlock your home's value? Apply today at mmfcu.org, visit your local office or call and text us at (218) 829-0371.



\$500 OFF CLOSING COSTS
Easy online application

*APR=Annual Percentage Rate. Payment example: A \$100,000 loan at 5.99% fixed, 6.184% APR for 5 years results in 60 monthly payments of \$1,937.19; \$19.37 per \$1,000 borrowed. Rates and terms are subject to change without notice. Rate as of 11/17/25. All loans subject to credit approval and membership eligibility. Additional restrictions may apply, not all applicants will qualify. Loan amounts will be determined by income and other factors, including collateral details. The rate shown is the lowest Home Equity Rate available and your rate may be higher. Properties can be 1-4 single family owner and non-owner-occupied homes or land. For Combined Loan-to-Value ratios (CLTV) up to 80%, Maximum loan amount is \$200,000. For CLTV up to 85%, Maximum loan amount is \$100,000. Maximum CLTV is 90%. Eligible for homes in Minnesota only. Consumer should contact tax advisor for further information. Closing costs typically range from \$500 to \$2,000. Waived closing costs up to \$500 on home equity applications. Homeowners insurance is required for all 1-4 single family properties. Full appraisal and Junior Title Policy required for loans over 80% CLTV or exceeding \$100,000. Federally insured by NCUA. Equal Housing Lender.

Partnering with a Purpose: Non-Profit Business Checking

MAXIMIZE IMPACT. MINIMIZE EXPENSES.

Are you involved with a local non-profit in your community? Here's another way you can help, tell them about MMFCU's NEW Non-Profit Business Checking. This account offers key features to help maximize every donation and minimize overhead, no minimum balance requirements, pays interest on the balance, and dedicated support from our team.

At Mid Minnesota Federal Credit Union, we're committed to providing the specific, low-cost financial solutions and guidance non-profit organizations need to thrive. As a not-for-profit financial institution, our purpose is not to generate profit for shareholders but to return value to our members and support the communities we serve.

Learn more at mmfcu.org/business/non-profit-business-checking-account, call or text (218) 829-0371 or visit your local branch today.

Federally insured by NCUA. Certain restrictions apply. An initial deposit of \$100 is required for a Non-Profit Business Checking. With each checking account, you are required to open a share savings account (minimum balance \$5).



Give Your Family Financial Peace of Mind in the New Year

Make this the year you take charge of your financial future.

At Mid Minnesota Federal Credit Union, we believe financial wellness means more than managing money. It's about protecting your family and your legacy. That's why we've partnered with Legal Karma, a trusted provider of affordable estate planning services.

Whether you're starting a family, preparing for retirement, or organizing finances for tax season, Legal Karma makes it simple to create a plan that fits your life. **You can easily:**

- Create a Will or Trust online quickly and securely
- Name guardians for your children or pets
- Protect your home, savings, and other assets
- Avoid probate and simplify the process for loved ones

Peace of mind starts here. Estate planning ensures your wishes are honored and your loved ones are supported.

Get started today and take control of your peace of mind in 2026.



Learn more at mmfcu.org/wills-and-trusts, call (218) 429-3151, or visit your local branch today.

2026 Annual Meeting & Board of Director Nominations

Save the date for the 2026 MMFCU Annual Meeting – Wednesday, May 20, at noon at The Lodge at Brainerd Lakes in Baxter, MN. Attendees will be able to participate in person or virtually.

SEEKING NOMINATIONS

Your credit union is a member-owned financial cooperative. Member representatives are elected to and serve as volunteers on our Board of Directors. The nominating committee is seeking nominations for the Board of Directors. The commitment to serving in this volunteer leadership role includes the responsibilities of fostering the continued success of the credit union industry, to work for the success of Mid Minnesota Federal Credit Union, and to comply with credit union laws, regulations, bylaws, and policies. An engagement level in at least 75% of regular scheduled meetings, in-house workshops, and planning meetings. Members interested in submitting an application can visit mmfcu.org/Board for more information.

Deadline to apply is January 23, 2026.

President's Message

This year, 2026, marks 70 years in business for Mid Minnesota Federal Credit Union. Seventy years since the small group of papermill employees took action on a shared vision of a new type of financial institution. The changes and growth that we've experienced over the decades would certainly make those individuals proud.

In fact, all of you, our member owners, can share in that same pride as the success of the credit union is ours to share. The team here at MMFCU is working to deliver a couple of "gifts" to you.

First, plans are well under way for the construction of a new office to serve the community of Staples. The new office will be located along Highway 10, it will provide more convenient access to citizens of that community as well as many other MMFCU members that travel the Highway 10 corridor. The progress on the building should be easy to monitor as you pass us by!

Another exciting project already underway is the development of an online investment portal. This means you can keep more of your savings and investments right here with MMFCU while still accessing options like stocks, funds (ETFs), crypto, automated investing (robo-advising), and even buying small pieces of stock (fractional shares). It's all easy and will be built right into the Online Banking and Mobile App you already use!

These are just a couple of the items planned for 2026. Keep your eyes open for details in the months ahead. Congratulations on 70 years!

Bob Gerads
President/CEO



Location News



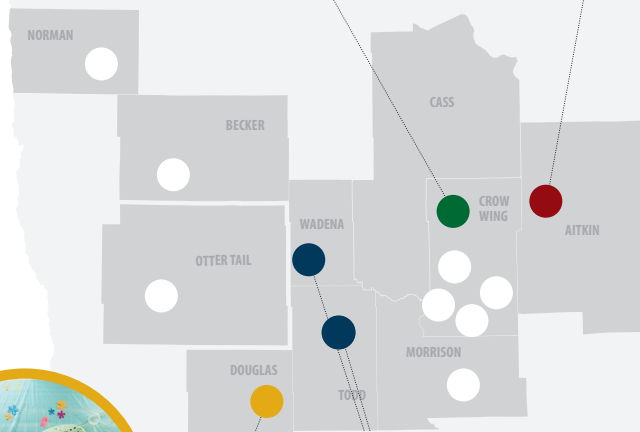
Pequot Lakes

Congratulations
Katie DeBell promoted
to Branch Manager



Aitkin

Blood Drive
March 12 Register at
RedCrossBlood.org



Alexandria

Winner of MMFCU's
Traveling Trophy
for Best Costume 2025



Staples & Wadena

Welcome Mortgage Loan
Officer Lexi Patynski



Going South for Winter?

As a member owner at
Mid Minnesota you can use more than
**5,900 credit union branches and 30,000
ATMs nationwide.** Find a location at
co-opcreditunions.org or text a Zip Code
to 91989 to find nearby ATM
and Shared Branch Location.



To find out more about what's happening
at our **13 locations**, please go to mmfcu.org

Home & Auto Insurance 101:

A Local Expert's Guide to Comparison

Monday, January 12 from 5:30-6:30pm | Online by Zoom

Presented by Brady Hersch Insurance Agent

Register at mmfcu.org/events,
email MemberRelations@mmfcu.org
or call or text (218) 829-0371

Stop guessing about your insurance coverage. This presentation, led by a local expert, will demystify the essential building blocks of Home & Auto insurance, helping you identify critical coverages and potential gaps. Learn how to effectively compare policies to ensure you are getting the best coverage and value for your money.



Basics of Investing

Tuesday, February 10 from 5-6pm | Online by Zoom

Presented by Mark Hoge LPL Financial Advisor

Reserve your spot by calling
Mark at (218) 829-0371 x 136
or email mark.hoge@lpl.com

Join us for an education seminar, and explore the basics of investing. Learn the steps to becoming an investor, including general terminology, types of investments, and risk tolerance. Are you ready to invest?

Mark Hoge is a registered representative with, and securities and advisory services are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC). Insurance products offered through LPL Financial or its licensed affiliates. Mid Minnesota Federal Credit Union (MMFCU) and Mid Minnesota Investment and Retirement Services (MMIRS) **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using MMIRS and may also be employees of MMFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MMFCU or MMIRS. Securities and insurance offered through LPL or its affiliates are:



Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value

Investing involves risk including the potential loss of principal. There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal.

Mid Minnesota Federal Credit Union

Locations

ADA

104 3rd Ave W
(218) 784-2222

AITKIN

961 2nd St NW
(218) 928-8001

ALEXANDRIA

405 50th Ave W
(320) 762-2686

BAXTER

13283 Isle Dr
(218) 829-0371

BAXTER DRIVE-THRU FACILITY

8500 Fairview Rd
(In front of Westgate Mall)

BRAINERD

200 S 6th
(218) 829-0371

CROSBY

117 W Main St
(218) 546-5428

DETROIT LAKES

1405 US Hwy 10 W
(218) 844-5540

FERGUS FALLS

1820 W Lincoln Ave
(218) 736-9838

LITTLE FALLS

307 1st St SE
(320) 632-6679

PEQUOT LAKES

30563 Patriot Ave
(218) 568-8450

STAPLES

1220 N 4th St
(218) 844-5540

WADENA

125 Juniper Ave NW
(218) 631-1401

Please send all questions
and concerns to the MMFCU
Supervisory Committee.

PO Box 65, Brainerd, MN 56401

mmfcu.org   

