



MIDMINNESOTA
FEDERAL CREDIT UNION

IN

TOUCH

Fall 2026

GREENLIGHT:

Helping Kids Build Strong Financial Habits

A new MMFCU resource gives families additional tools to teach money management, goal setting, and financial responsibility at home with their children.

At Mid Minnesota Federal Credit Union, we know that financial habits start long before adulthood. Whether it's learning the difference between wants and needs, understanding how to save for a goal, making thoughtful spending decisions, or assisting others or the community; the lessons children learn early can shape their financial future. That's why we're excited to offer a new resource to help families have those important conversations at home.

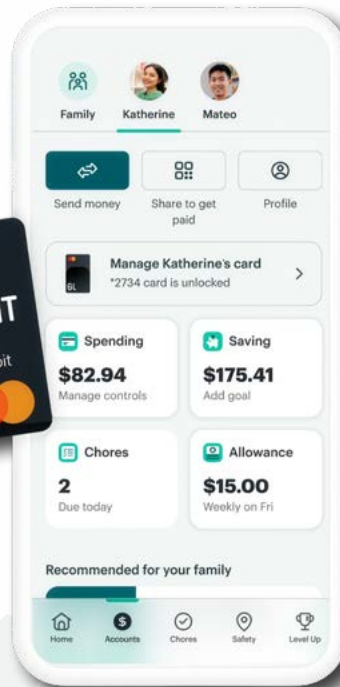
Research shows that young people understand the importance of financial education. In a recent survey, 91% of kids and teens said they need financial knowledge and skills to achieve their life goals, while 94% of parents agreed. Yet many families feel they need more tools and resources to teach money management effectively.

Financial literacy is one of the most valuable life skills we can help the next generation develop. Learning how to make informed financial decisions creates a strong foundation for future success. While schools continue to expand financial education programs, some of the most meaningful lessons happen through everyday experiences at home.

To support families in this effort, MMFCU has partnered with Greenlight®, a family finance app designed to give kids hands-on experience managing money with parental guidance and oversight. Through the app, parents can help children practice real-world money skills, such as budgeting, saving for specific goals, and understanding how everyday financial decisions affect long-term outcomes. Greenlight also includes educational tools and interactive learning opportunities that make financial concepts more engaging and approachable for young learners.

At MMFCU, we believe financial wellness is a lifelong journey. By providing resources that support learning at every age, we're helping members build confidence with money and create healthier financial futures for themselves and their families.

Visit mmfcu.org/greenlight or stop by your local MMFCU branch to discover tools and resources that can help your family build smart money habits together.



FAFSA 2027-2028: Key Updates for Students and Families

The Free Application for Federal Student Aid (FAFSA) opens each year in October and remains the key to unlocking financial aid opportunities for college. Whether you're a first-time applicant or returning to complete another FAFSA, understanding the latest updates can help you maximize available funding. Recent changes under the One Big Beautiful Bill (OBBB) may impact financial aid options, especially for graduate students.

Join our partner, Student Choice, for a free webinar on **Wednesday, October 14, 2026**, where a college funding expert will discuss:

- How the OBBS Reshaped Financial Aid
- FAFSA Timeline and Deadlines
- Why Complete the FAFSA?
- Navigating the FAFSA Before, During, and After Submission

Choose the session that works best for your schedule: **Noon CST or 5:00 PM CST**. A recording will be available for those unable to attend live. Registration is free, but advance registration is required.

Reserve your spot today at mmfcu.org/events

*Mid Minnesota Federal Credit Union members are eligible for the Greenlight SELECT plan at no cost when they have an active Mid Minnesota Federal Credit Union checking account and connect a Mid Minnesota Federal Credit Union account as the Greenlight funding source for the entirety of the promotion. Eligible non-members can open a checking account to qualify. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms at <https://greenlight.com/promotionsgeneralterms> for details. Offer ends 12/1/2029. Offer subject to change and partner participation.

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Medicare Open Enrollment

October 15–December 7

Talk to Tom about Medicare today!



Medicare plans can change each year.

What worked well for you in the past may no longer be the best fit for your healthcare needs or budget. You may also find yourself wishing you had a trusted expert to help review your options and answer your questions. Typically, in early October, you'll receive an important document from your Medicare plan called the **Annual Notice of Change (ANOC)**. This notice outlines changes to your plan's costs, coverage, providers, or benefits for the coming year.

Some Medicare plans will not be available in 2027. If you receive a notice that your plan is ending, **keep this ANOC letter in a safe place.** You may need it when applying for new coverage.

MMFCU offers free Medicare plan reviews with Tom Kuppich, a local Medicare specialist who is dedicated to helping individuals understand their options and make informed decisions. Whether you're considering a change or don't currently have an agent representing you, Tom can help. During your review, Tom will:

- Compare your current plan with other available options
- Explain any changes outlined in your ANOC
- Help determine whether your existing coverage is still the best fit
- Answer questions about costs, benefits, and provider networks
- Serve as your local Medicare resource throughout the year

Unlike enrolling online or through a call center, you'll have a dedicated person you can contact when questions arise about coverage, billing, doctors, prescriptions, or available benefits.

Medicare Open Enrollment runs from October 15 through December 7, making now the perfect time to review your coverage and prepare for the year ahead.

By calling Tom, you agree to speak with an independent health insurance agent about Medicare insurance products. We are not affiliated with Medicare or any government agency. We do not offer every plan available in your area. Currently we represent 8 organizations which offer 61 products. Please contact Medicare.gov or 1-800-MEDICARE, or your local State Health Insurance Program to get information on all your options. This is an advertisement.

Tom Kuppich
Medicare Insurance Agent
lic. #20191962
(218) 828-1118 (TTY 711)



Skip-A-Payment **ANYTIME...**

At Mid Minnesota Federal Credit Union, we get it – life can throw unexpected curveballs. Whether it's an emergency expense, a special occasion, or you simply need a little extra cash flow, we're here to help. That's why we are now offering our Skip-A-Payment program ANYTIME, designed to provide you with financial flexibility when you need it.

WHAT IS SKIP-A-PAYMENT?

Our Skip-A-Payment program allows eligible members to defer up to **two (2) monthly loan payments** on qualified loans within a 12-month period. This means a temporary pause on your payment, freeing up funds for other important needs.

ELIGIBILITY & DETAILS:

- **Who Can Skip?** Skip-A-Payment is available to members in good standing who meet certain conditions.*
- **Eligible Loan Types:** New/used auto, boat, RV, motorcycle, and other recreational loans.*
- **Service Charge:** A \$45 service charge applies for each loan payment deferred.
- **Payment Options for Service Fee:** You can conveniently pay this fee directly from your MMFCU Savings or Checking Account, or choose to have it added to your loan balance.

HOW DO I A SKIP-A-PAYMENT:

Complete the request in Online Banking or Mobile App, or at mmfcu.org/Borrowing/Skip-A-Payment 2 days prior to loan due date.



*To qualify for Skip-A-Payment program, your Mid Minnesota Federal Credit Union loan account(s) must be in good standing (loans must be current and have no more than two late fees in the last twelve months). There is a maximum of two skipped payments within a rolling twelve-month period, and six within the term of the loan only. Interest will continue to accrue and may exceed payment. New loans that have not had at least six payments are not eligible. Skip-A-Payment application is pending approved credit; other restrictions may apply. Loans NOT available for skip payments are loans with 180+ monthly terms, first mortgages, modified loans, home equity loans, student loans, commercial loans, lines of credit, HELOCs and VISA cards. Skipped payment will affect GAP claim amount on qualified loans.

President's Message

Lately, it seems everyone has a prediction about where the economy and interest rates are headed. Unfortunately, those forecasts can be about as reliable as the weather. In the span of just a couple of weeks, I read predictions that rates would go up, go down, and stay the same. I guess if you cover all the possibilities, you're guaranteed to be right eventually!

While the team at Mid Minnesota Federal Credit Union pays close attention to market trends and economic conditions, our focus remains on something much more important: helping our member-owners achieve financial success regardless of what the forecast may bring. Markets rise and fall, rates change, and economic conditions evolve, but our commitment to serving you remains constant.

That's why we work hard to build products, services, and financial strategies that provide stability through every season. Creating a measure of "insulation" from changing market conditions is critical, not only for MMFCU but for the members who rely on us every day. Whether you're just beginning your financial journey, growing your family, building wealth, or preparing for retirement, our goal is to provide trusted guidance and solutions tailored to your unique needs.

Life brings many important financial milestones, and we're honored to be part of them. From financing your first vehicle and purchasing your next home to planning for retirement and managing your legacy, our talented and dedicated team is here to help every step of the way. We also offer access to resources that support your broader financial well-being, including investments, insurance options, Medicare planning, estate planning, and more.

As we move into the fall season, I encourage you to take a moment to review your financial goals and plans. A conversation today can help provide confidence and clarity for tomorrow. No matter what the economic forecast predicts next, you can count on Mid Minnesota Federal Credit Union to be a trusted partner focused on helping you build a strong financial future.

Thank you for your continued trust and membership.

Bob Gerads
President/CEO

Location News

—Online—
LSS Webinar
Planning for a Happy Retirement
Tuesday, October 6
5–6 PM
mmfcu.org/events



Ada
Summer
Open House –
Community Picnic

Aitkin

BLOOD DRIVE

MidMinnesota Federal Credit Union
961 2nd Street NW–Aitkin

Wednesday, October 7, 2026

10 AM to 4 PM

Please call 1-800-RED CROSS (1-800-733-2767)
or visit RedCrossBlood.org and enter:
MidMinnesota FCU to schedule
an appointment.



Fergus Falls
Building for
Habitat for Humanity



Wadena

Staff serving at
the Wadena Town and
Country Breakfast



Staples/Aitkin

Congratulations to our
Medallion Hunt Winners
at Railroad Days in Staples
and Riverboat Days
in Aitkin!



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

Protect What Matters Most with Estate Planning

Did you know that, on average, 2 out of 3 adults do not have estate planning documents in place? If that's you, now is the perfect time to take the first step toward protecting your family, your assets, and your wishes.

At Mid Minnesota Federal Credit Union, helping members prepare for life's biggest financial decisions is part of our mission to improve financial well-being. Through our estate planning services powered by Legal Karma, members can create essential legal documents, including:

- Last Will and Testament
- Health Care Directive
- Revocable Living Trust
- Declaration of Appointment of Guardian
- Power of Attorney
- HIPAA Authorization
- Appointment of Agent to Control Disposition of Remains

An estate plan is a reliable set of legal documents that allows trusted loved ones to manage your affairs if you're unable to do so and ensures your assets are distributed according to your wishes.

JOIN OUR FREE WEBINAR

Before you begin, attend our free member webinar to learn what to include in your estate plan and why it matters.

Webinar Details:

October 22, 2026

12 PM CT

Bonus: Attend live and unlock additional exclusive savings available only to webinar participants.

Take the first step toward securing your legacy and protecting those you care about most.

Save your spot today: mmfcu.org/events



Holiday Cash

Mid Minnesota is here to make the extra expenses of the holidays a little more manageable. Holiday Cash Loans from \$500 to \$2,000 are available November 2 through December 24, 2026, to be used for your holiday purchases anywhere you want to shop. This special loan has a 10-month term, so you can pay it off before next fall.

A \$1,000 loan with a 7.99% APR would require 10 monthly payments of \$104.03. Loans subject to approval. Advertised rates may vary due to credit rating. Certain restrictions apply. Maximum loan amount \$2,000 per qualified individual. APR=Annual Percentage Rate.



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.

Mail: PO Box 65, Brainerd, MN 56401

Electronic Form: mmfcu.org/about/volunteers

mmfcu.org



CALL OR TEXT
US AT
(218) 829-0371



MIDMINNESOTA
FEDERAL CREDIT UNION

Equal Housing Lender. Federally Insured by NCUA.