



MIDMINNESOTA  
FEDERAL CREDIT UNION

# IN

# TOUCH

Spring 2026

## Introducing InvestiFi:

A New Way for MMFCU Members to Invest

Mid Minnesota Federal Credit Union (MMFCU) is excited to introduce InvestiFi, a new digital investing platform that gives you the ability to invest directly from your checking account through MMFCU's Online Banking and Mobile App. This service brings more financial opportunity to your fingertips—simple, convenient, and secure.

Whether you're new to investing or already experienced, InvestiFi offers choices designed to fit your goals and comfort level.

### WHAT'S NOW AVAILABLE TO YOU:

#### GUIDED (ROBO) INVESTING

A hands off alternative that builds a diversified portfolio tailored to your goals and risk tolerance.

#### SELF DIRECTED INVESTING

Take control and trade from a broad selection of:

- 6,500+ stocks and ETFs (Exchange Traded Funds)
- Cryptocurrencies and stablecoins

Bitcoin, Dogecoin, Ethereum, Litecoin, Ripple, Solana, and Stellar

All within your existing MMFCU login for Online Banking or Mobile App. No extra apps needed.

#### FINANCIAL LEARNING LIBRARY

Easy to understand educational tools designed to help you build confidence and support your investing decisions.

#### WHY THIS MATTERS FOR YOU

Many people turn to outside investing apps, but those platforms may lack the guidance and support MMFCU provides. With InvestiFi, you get the best of both worlds: modern investing tools combined with the security and service of your trusted credit union.

By offering investing directly from your checking account, MMFCU is making it easier than ever for you to explore new opportunities and take meaningful steps toward your financial future.

InvestiFi is available in Online Banking or your Mobile App.

[mmfcu.org/digital-investing](https://mmfcu.org/digital-investing)



Investment advisory services provided by AdvisiFi, LLC ("AdvisiFi"), an investment adviser registered with the Securities and Exchange Commission ("SEC"). Registration does not imply a certain level of skill or training. AdvisiFi is a wholly-owned subsidiary of InvestiFi Inc ("InvestiFi"). Brokerage services are provided by InvestiFi Securities LLC ("InvestiFi Securities") and ROD\* Clearing LLC ("ROD"), SEC-registered broker-dealers and members of FINRA/SIPC. Brokerage services are available only to residents of the United States and in jurisdictions where InvestiFi Securities is registered. Brokerage and advisory accounts are not held with the financial institution and are held with AdvisiFi, InvestiFi Securities, and ROD, respectively. You may check the background of these firms by visiting FINRA's BrokerCheck. Cash and securities offered by InvestiFi Securities and held by ROD are (1) not insured by the FDIC or NCUA, (2) not guaranteed, (3) not financial institution deposits or obligations, and (4) may lose value.

Digital assets (cryptocurrencies) are made available and held in a digital wallet maintained by SAFE Trust Company, a Wyoming trust company, not the financial institution or InvestiFi or its affiliates. SAFE is a separate entity from, and not an affiliate of Mid Minnesota Federal Credit Union or InvestiFi. Digital assets are (1) not federally or privately insured; (2) not obligations of Mid Minnesota Federal Credit Union; (3) not guaranteed by Mid Minnesota Federal Credit Union; (4) heavily speculative and volatile; (5) may have associated fees; (6) may not allow account holder recourse; and (7) offered by a third party. Mid Minnesota Federal Credit Union may receive compensation from your purchase of digital assets. Digital assets (i.e. cryptocurrencies) held in your digital asset account with SAFE (i.e. Crypto account) are insured by any government or private entities, including, but not limited to, NCUA or ASI/ESI. Your digital investing account does not support wallet-to-wallet transferring of your digital assets (i.e. Cryptocurrencies). You should carefully consider whether buying or holding digital assets is suitable for you in light of your financial situation. Digital assets are not obligations of Mid Minnesota Federal Credit Union and are not guaranteed by Mid Minnesota Federal Credit Union.

## Join us at the 2026 Annual Meeting

Join us at the 2026 Annual Meeting  
Wednesday, May 20th from Noon-1pm  
The Lodge at Brainerd Lakes

6967 Lake Forest Road in Baxter or Virtually.

Member owners are invited to participate in the 2026 Annual Meeting in person or virtually. Hear updates, from President and CEO Bob Gerads and Board Chair Greg Lange on the growth of Mid Minnesota and what we are working on to improve your financial well-being.

Please RSVP at [mmfcu.org/events](https://mmfcu.org/events) or email [MemberRelations@mmfcu.org](mailto:MemberRelations@mmfcu.org).



# April is Financial Literacy Month

Celebrate Financial Literacy Month This April.

April is **Financial Literacy Month**, a perfect opportunity to take charge of your financial well being. At Mid Minnesota Federal Credit Union, we believe that knowledge is the foundation of financial confidence. Whether you're budgeting for the first time, strengthening your credit, or planning for future goals, this month serves as a reminder that building financial skills can open doors to stability and long term success.

MMFCU offers a wide range of free educational tools designed to support individuals and families at every stage of their financial journey. Our **Financial Education** resources include topics on budgeting, identity theft prevention, credit reports, and more. These programs are delivered in partnership with local schools, businesses, and community groups, making financial literacy more accessible across the region.

In addition to community workshops, members can access a variety of digital tools in Online Banking or the Mobile App such as the **Spending Tracker**, which helps you understand your monthly income and expenses. The **Savings Plan** guide breaks down how to set achievable savings goals, build an emergency fund, and identify opportunities to cut expenses.

If you're looking to better manage or build your credit, MMFCU also provides resources through **SavvyMoney** within **Online Banking** and the **Mobile App**. Members can monitor their credit score, receive alerts, analyze credit factors, and develop personalized action plans. These tools make it easier than ever to take control of your financial health.

**This April, we invite all members to explore these tools, or take one small step toward improving your financial literacy.** Every bit of progress counts—and MMFCU is here to help you grow your financial confidence one resource at a time.



## Shred Days

Mid Minnesota and Paper Storm are partnering to keep your information safe. Stop by your local office, rain or shine, to have your personal documents shredded for **FREE**. Limit is three boxes of documents per person.

### SHRED DATES:

#### MONDAY, MAY 4

Ada 11am-12pm  
Detroit Lakes 2-3pm

#### TUESDAY, MAY 12

Alexandria 11am-12pm  
Fergus Falls 3-4pm

#### MONDAY, MAY 18

Wadena 10-11am  
Staples 12-1pm

#### TUESDAY, JUNE 2

Aitkin 10-11am

#### MONDAY, JUNE 15

Pequot Lakes 10-11am  
Baxter 1-2pm

#### MONDAY, JUNE 22

Little Falls 1-2pm

#### FRIDAY, JUNE 26

Crosby 10-11am  
Brainerd 1-2 pm



# President's Message

Spring can be a time of optimism here in Minnesota. More daylight, and some much-needed warmer temps remind us that summer is just around the corner. As you pack away the shovel and grab for the garden rake we also encourage you to consider this time as an opportunity to discuss and refresh your finances.

If you have not "dusted off your budget," we can help. Our convenient digital services can provide you with a full picture of your accounts. Many members have used our SavvyMoney services to identify ways to save on their monthly expenses, improve their credit score and more. The Insurance Office at Mid Minnesota can assist with a quote on your insurance needs. We'd love a chance to compare. In addition to helping with expenses, we encourage you to build or replenish your emergency fund. The unexpected expenses of the long winter season add up. We have savings solutions that can help you prepare for next winter! You can check out MMFCU online, by stopping by, or giving us a call. If you've been putting off a Will, or Family Trust, MMFCU Legal Karma services offers a low cost, convenient options for members. I strongly encourage all of you to document your wishes and provide your family with peace of mind.

Our mission is to earn your loyalty by providing resources to improve your financial well-being. We're challenging ourselves to think bigger, innovate faster, and serve with even greater intention. This season offers a natural moment to push forward—strategically, boldly, and with purpose.

Here's to a season of growth, clarity, and forward momentum.

**Bob Gerads**  
President/CEO



# Location News

**Baxter**  
MNCUN & \$1,000 Scholarship Winner  
– Aden Yost

**Staples**  
MNCUN & \$1,000 Scholarship Winner  
– Luke Bates

**Aitkin**  
Driver Improvement Program (55+)  
**4-hour Course**  
May 7 • 8:30am–12:30pm OR 1–5pm  
(Cost: \$24)  
Register directly with the Precision Driving Center by calling 1-888-234-1294 or online at [DriverDiscountProgram.com](http://DriverDiscountProgram.com)

**Fergus Falls**  
Staff participated in National Wear Red Day by raising awareness for Women's Health.

**Brainerd**  
MNCUN & \$1,000 Scholarship Winner  
– Abigail Smith

**Alexandria**  
Staff supported local school food shelves to help support students in need.

**Little Falls**  
Staff sponsored The Zoo Gone Wild event at Pine Grove Zoo



To find out more about what's happening at our **13 locations**, please go to [mmfcu.org](http://mmfcu.org)

# Medicare Basics

Register for any of these events at [mmfcu.org/events](http://mmfcu.org/events), email [MemberRelations@mmfcu.org](mailto:MemberRelations@mmfcu.org) or call (218) 829-0371.

Wadena MMFCU Office ..... April 22: 12:30-1:30pm  
Detroit Lakes MMFCU Office ..... April 29: 12:30-1:30pm  
Alexandria MMFCU Office ..... May 6: 12:30-1:30pm  
Staples MMFCU Office ..... May 13: 12:30-1:30pm

Aitkin MMFCU Office ..... May 19: 12:30-1:30pm  
Brainerd MMFCU Office ..... May 27: 12:30-1:30pm  
Little Falls MMFCU Office ..... June 3: 12:30-1:30pm

Whether you are turning 65 within the year or just simply have questions, we are your Medicare resource (at no cost) and will provide you with the education you want, so you can confidently take the next steps with your Medicare journey.

Presented by **Tom Kuppich**, a dedicated expert on Medicare you can trust and have direct access to through The Insurance Office at Mid Minnesota Federal Credit Union.

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 (218) 828-1118. (TTY 711)



**Tom Kuppich**  
Medicare Insurance Agent  
Lic.# 20191962



## YOUR MONEY, FASTER. YOUR FUTURE, SECURED.

High Yield Savings Account  
Rates as high as **3.40% APY\***

Our High Yield Savings Account combines the momentum of a market-leading APY with the stability of a local, member-owned institution. Experience financial growth, with the access you need, and the security you deserve.

### Three Tier Savings Account:

- **3.40% APY** on balances of \$200k+
- **3.25% APY** on balances of \$75k+
- **0.07% APY** on balances under \$75k

### What's in it for You:

- Savings that grow
- Cash for emergencies or opportunities
- Safe and insured funds by the NCUA

Open an account today at [mmfcu.org](http://mmfcu.org), visit your local office, or call us at (218) 829-0371.

\*APY=Annual Percent Yield. APY accurate as of 1/1/2026 and may change after account opening. Opening balance of High Yield Savings Account is \$75,000. High Yield Savings Account (HYSA) have tiered balances of \$200,000 or more, and \$75,000 to \$199,999. If balance falls below \$75,000, an APY of 0.07% will be earned as of 1/1/26. Fees may reduce earnings; a \$15 service fee will occur if minimum balance is not maintained and a \$10 fee for each withdrawal or transfer beyond six per monthly statement period. HYSA is not available for business accounts. Dividends are based on the Credit Union's earnings and cannot be guaranteed. Each member is federally insured up to \$250,000 by the National Credit Union Administration.



## Mid Minnesota Federal Credit Union

### Locations

**ADA**  
104 3rd Ave W  
(218) 784-2222

**BAXTER**  
13283 Isle Dr  
(218) 829-0371

**BRainerd**  
200 S 6th  
(218) 829-0371

**FERGUS FALLS**  
1820 W Lincoln Ave  
(218) 736-9838

**STAPLES**  
1220 N 4th St  
(218) 844-5540

**AITKIN**  
961 2nd St NW  
(218) 928-8001

**BAXTER DRIVE-THRU FACILITY**  
8500 Fairview Rd  
(In front of Westgate Mall)

**CROSBY**  
117 W Main St  
(218) 546-5428

**LITTLE FALLS**  
307 1st St SE  
(320) 632-6679

**WADENA**  
125 Juniper Ave NW  
(218) 631-1401

**ALEXANDRIA**  
405 50th Ave W  
(320) 762-2686

**DETROIT LAKES**  
1405 US Hwy 10 W  
(218) 844-5540

**PEQUOT LAKES**  
30563 Patriot Ave  
(218) 568-8450

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

**Mail:** PO Box 65, Brainerd, MN 56401

**Electronic Form:** [mmfcu.org/about/volunteers](http://mmfcu.org/about/volunteers)

[mmfcu.org](http://mmfcu.org)



**MIDMINNESOTA**  
FEDERAL CREDIT UNION

Equal Housing Lender. Federally Insured by NCUA.

