



IN

TOUCH

Summer 2025

Preventing Fraud, Just Like Preventing Forest Fires.

You Can Help...

Just as a small spark can ignite a devastating forest fire, a seemingly minor lapse in caution can open the door to significant financial fraud. The good news? With a little vigilance and personal responsibility, we can all play a crucial role in preventing both.

Think of it this way: a forest fire often starts with something avoidable—a forgotten campfire, a careless spark. Similarly, many fraud attempts rely on catching us off guard, exploiting a moment of distraction or urgency. But just as we learn to properly extinguish a fire and be mindful of dry conditions, we can adopt habits that make us incredibly resilient to financial scams.

At MMFCU, we're dedicated to protecting your hard-earned money. However, the first and most effective line of defense starts with you. Here are three simple, yet powerful, actions you can take to help prevent fraud:

1. STOP AND PAUSE. If you get a phone call, email, text, or mail that requests immediate action or sounds too good to be true, hit the brakes. Find a way you trust to contact that organization or person to get more information. Don't use the contact information provided in the notice. It could be from the bad guys.

2. NEVER PROVIDE PERSONAL INFORMATION. Do not share sensitive details like your Social Security number, usernames, passwords, or account numbers in response to unsolicited requests. Legitimate organizations, especially your credit union, won't ask for this in an unsecure way.

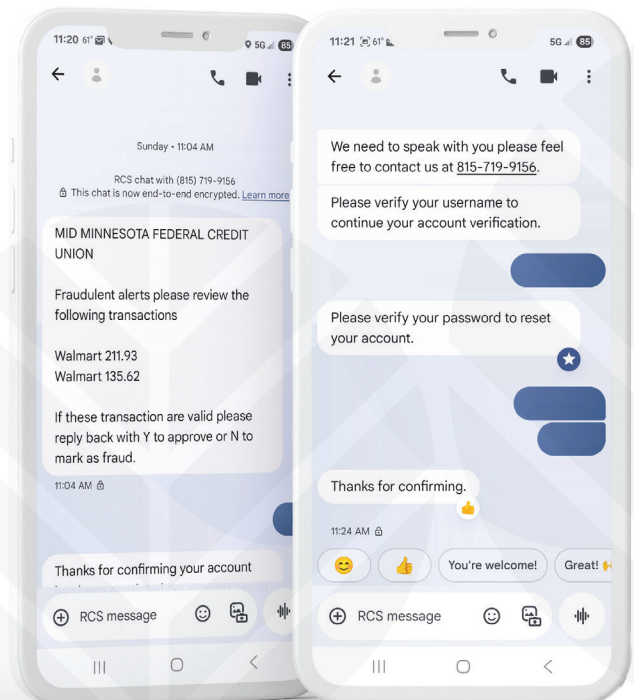
3. SET UP ACCOUNT ALERTS. We offer robust alert features for a reason! Take a few minutes to set up notifications on your accounts. You'll be instantly notified about

transactions or other activities, like new logins or attempts to open new accounts in your name. This early warning system can help you detect and stop suspicious activity quickly.

By taking these simple, thoughtful steps, you become an integral part of preventing fraud. It's about being prepared, being mindful, and taking that personal responsibility to safeguard what's yours.

Together, we can keep our financial futures secure and strong.

Example fraud text shared by MMFCU member.



Financial Education Events

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

HOMEBUYING 101

Monday, September 15: 5:30-6:30pm

In person at Brainerd Habitat for Humanity or online by Zoom

Learn from the experts the basics of the mortgage process, credit scores, down payment options, mortgage types, and closing costs.

ESTATE PLANNING

Tuesday, September 16: noon-1pm

Online by Zoom

Explore the keys of estate planning, from securing your legacy to ensuring your wishes are honored. Learn how a reliable estate plan can provide peace of mind for you and your loved ones, now and in the future. This session, presented by MMFCU's partner Legal Karma, will provide valuable insights about the benefits of a plan and define the tools available. This webinar is offered via Zoom, RSVP is required to receive the meeting link.

CHOOSING THE RIGHT LOAN FOR YOUR HOME

Monday, October 6: 5:30-6:30pm

In person at Brainerd Habitat for Humanity or online by Zoom

Overview of different loan types, including conventional, FHA, VA, USDA, adjustable-rate vs. fixed-rate mortgages, and jumbo loans. Review eligibility, down payment requirements, pros and cons of each option, and scenarios where each loan type might be the best fit.



Rewards Checking 5%^{APY} or Cash Back YOU CHOOSE!



KASASA CASH CHECKING

- 5% APY* on balances up to \$10,000
- 0.15% APY* on balances over \$10,000
- Refunds on ATM withdrawal fees nationwide, up to \$25*
- No minimum balance
- No monthly maintenance fee



KASASA CASH BACK CHECKING

- 2% cash back on debit card purchases*
- Earn up to \$96 cash back per year, \$8 per month*
- Refunds on ATM withdrawal fees nationwide, up to \$25*
- No minimum balance
- No monthly maintenance fee

KASASA SAVER®

- 2.5% APY* on balances up to \$35,000
- 0.15% APY* on balances over \$35,000
- No monthly maintenance fee
- No minimum balance to earn rewards

EARNING YOUR REWARDS IS EASY!

All the following transactions and activities must take place in your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit or automatic payment transaction
- At least 12 debit card purchases
- Be enrolled in and agree to receive eStatements

\$300

Make the switch to MMFCU and get an additional \$300 with a Rewards Checking Account. Ask for details.



MIDMINNESOTA
FEDERAL CREDIT UNION

We'd like to set you up with a checking account that pays you rather than paying fees somewhere else. Stop in, call or go to mmfcu.org today to open an account.

Ask for **KASASA**

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle (which means a period beginning on the last business day of the month and ending on the second to the last business day of the month) in order to qualify for the accounts rewards. The following activities do not count toward earning account rewards: Transfers between accounts, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your accounts qualifications during a Monthly Qualification Cycle: Kasasa Cash: Balances up to \$10,000 receive APY of 5%; and balances over \$10,000 earn 0.15% APY Kasasa Cash Back: 2% cash back on PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$8 cash back may be earned per Monthly Qualification Cycle. ATM Fee Refunds: you will receive reimbursements up to \$25 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees of \$5 or higher. When your Kasasa account qualifications are not met all balances in a Kasasa Cash account earn 0.01% APY*; cash back payments are not made, and ATM fees are not reimbursed. ATM Cash Back reimbursements and rewards will be credited the last business day of each month to the appropriate Kasasa account(s). Dividends will be credited on the last calendar day of each month to the appropriate Kasasa account(s). Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. No minimum deposit is required to open a Kasasa account. Qualifications and rewards may vary by account. Monthly qualifications include: 1 ACH Debit or Credit, 12 Debit Card purchases, and receipt of electronic statements. If account doesn't qualify for three consecutive months, account will be transferred out of Kasasa product and into Simply Checking. There are separate disclosures for Simply Checking account. Limit 1 account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Contact MMFCU Member Services for additional information, details, restrictions, processing limitations and enrollment instructions. Certain restrictions apply. Federally insured by NCUA. Kasasa Saver (linked to a Kasasa Cash or Kasasa Cash Back account): Balances up to \$35,000 in your Kasasa Saver account receive an APY of 2.50% and balances over \$35,000 earn a 0.15% interest rate on the portion of balance over \$35,000. When linked to the Kasasa Saver account, the dividends earned within the linked Kasasa Cash account do not compound since it is automatically transferred to the Kasasa Saver account. Due to non-compounding, the actual dividend amount transferred from the Kasasa Cash account to the Kasasa Saver account may be less than the advertised Kasasa Cash APY*, if the advertised APY* is represented without a linked Kasasa Saver account. APY = Annual Percentage Yield. APYs accurate as of 3/1/25.

President's Message

It was genuinely great to see so many of you—both in person and virtually—at our recent Annual Meeting. Your attendance means a lot to us, truly proving your investment in our credit union.

We had a very strong year. We were thrilled to report that members with our **rewards checking accounts collectively earned over \$1.5 million in rewards** last year. That's more money back in your pocket, less spent on ATM fees, and good interest earnings. We also helped many of you finance that new boat, a more reliable vehicle, or expand your small business. It's all about keeping those dollars circulating right here in our communities.

We also introduced new ways to make your financial life smoother. Have you considered **Wills & Trusts** estate planning? We've made it more accessible and less intimidating. And if **Medicare** questions have you perplexed, our new expert, Tom Kuppich, is here to help; he's already saved individuals a significant amount.

Our team, all 182 of them, are dedicated to working hard every day to look after your money and well-being. Our volunteer Board of Directors are genuinely committed individuals who put in the hours to guide this credit union. As we look ahead to our 70th anniversary next year, we remain focused on our core mission: **"improving financial well-being."** Thank you for being a valued part of Mid Minnesota Federal Credit Union. We truly appreciate your continued trust.

Bob Gerads
President/CEO



Location News



Welcome
Michelle Dodd
Aitkin Branch Manager



Aitkin
Driver Improvement Program (55+)
4-hour Course
Sept 4 • 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

Aitkin
Blood Drive: Oct 8
Register at RedCrossBlood.org



**Ada/Alexandria/
Detroit Lakes/Fergus Falls**
Welcome
Nate Rund
Mortgage Loan Officer



Little Falls
Staff volunteered alongside high school students for the 14th Annual Day of Caring

Staples
\$1,500 grant
for an outdoor basketball court



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

Basics of Investing

Tuesday, August 11 at 5-6pm

In person at Brainerd Habitat for Humanity or online by Zoom



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

Join us for an education seminar, 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?

Presented by **Mark Hoge LPL Financial Advisor**

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
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Medicare Basics

Register for any of these events at mmfcu.org/events, email MemberRelations@mmfcu.org or call (218) 828-1118 (TTY 711)

- Aitkin MMFCU Office..... August 5: 11am-Noon
- Brainerd MMFCU Office August 6: 11am-Noon & online by Zoom
- Alexandria MMFCU Office..... August 20: 11am-Noon
- Detroit Lakes MMFCU Office August 21: 11am-Noon
- Little Falls MMFCU Office August 26: 11am-Noon

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)



Mid Minnesota Federal Credit Union

Locations

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|---|---|--|---|---|
| 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
<i>(In front of Westgate Mall)</i> | 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.

PO Box 65, Brainerd, MN 56401

mmfcu.org



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