



MIDMINNESOTA
FEDERAL CREDIT UNION

IN

TOUCH

Spring 2025

Does Your Checking Account Pay You?

Our Member Owners Got More Than \$1.5 Million in Rewards Last Year!

Last year Mid Minnesota members with a rewards checking account received more than **\$1.5 million dollars** in rewards. This included \$224,784 in waived ATM fees, \$911,745 in interest paid, and \$447,764 in cash back on debit card purchases.

If you missed out, we want to reward all member owners for using MMFCU's debit card, access your statements electronically to save on printing and postage, and making our Reward Checking your primary account for managing money.

This is money that could be deposited into your account each month. Stop by a local MMFCU Office, call us at (218) 829-0371 or open an account at mmfcu.org today.

Rewards Checking

5%^{APY} or Cash Back

YOU CHOOSE!

ASK FOR DETAILS



APY=Annual Percentage Yield. Federally Insured by NCUA. Certain Restrictions Apply.

Join us at the 2025 Annual Meeting

Wednesday, May 21 Noon-1pm
The Lodge at Brainerd Lakes
6967 Lake Forest Road in Baxter or Virtually

Member owners are invited to participate in the 2025 Annual Meeting in person or virtually. Hear updates from President/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 or email MemberRelations@mmfcu.org.



Education & Protection Events

Find more information and register at mmfcu.org/events or by calling (218) 829-0371.

CHOOSING THE RIGHT HOME LOAN

Monday, April 7 5:30-6:30pm

Zoom or in person at Brainerd Habitat Conference Room

Overview of different home loan options 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 best suited.

FORTIFYING YOUR FINANCIAL FUTURE

Tuesday, April 29 10-11am

Fergus Falls YMCA, call to register (218) 739-4489

Explore strategies for building retirement savings so you can feel more confident about your financial security after you leave the workforce, balance different financial goals and prepare your estate plan.

FRAUD & SCAMS

Tuesday, May 13 4-5pm Fergus Falls YMCA, call to register (218) 739-4489

Tuesday, May 20 5:30-6:30pm Detroit Lakes Lincoln Education Center Room 107

Fraud and scams are becoming more common. In this session we will discuss identifying and protecting yourself from scams, staying informed and what you should do if you suspect you have already been scammed.

MONEY MANAGEMENT

Monday, May 19 5:30-6:30pm

Zoom or in person at Brainerd Habitat Conference Room

Let's talk about how to make a budget and follow it!

ESTATE PLANNING

Tuesday, June 10 Noon-1pm

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.

TECH RECYCLING EVENT

Tuesday, June 10 9:30am-12:30pm

MMFCU Brainerd Office employee parking lot along Front Street

MMFCU is co-hosting a Tech Recycling event with other local credit unions through a collaboration known as Financial Fraud Fighters. This event provides safe recycling of tech related items that could have personal information like phones, computers, tablets and other personal devices. Items NOT allowed to be recycled are TVs, monitors over 32", smart boards, large printers, or copiers. The items collected will be donated to PCs for People for recycling. This **FREE** event will be held rain or shine and is limited to personal technology devices.

CREDIT REPORTS & SCORES

Monday, June 16 5:30-6:30pm

Zoom or in person at Brainerd Habitat Conference Room

Get answers to the following questions: What is a credit report? How is a credit score determined? What is a credit report used for, and how do you keep it in good condition?

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:

FRIDAY, MAY 30

Little Falls 1-2pm

MONDAY, JUNE 2

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

TUESDAY, JUNE 10

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

FRIDAY, JUNE 13

Wadena 10-11am
Staples 12-1pm
Baxter 3-4pm

FRIDAY, JUNE 27

Aitkin 10-11am
Crosby 12-1pm
Brainerd 3-4pm

MONDAY, JUNE 30

Pequot Lakes 11-12pm



President's Message

Throughout 2025 Credit Unions across Minnesota are celebrating a century of member service! The milestone recognizes Minnesota's first state-chartered Credit Union (Minneapolis Postal, what is today Trustone Credit Union) back in 1925.

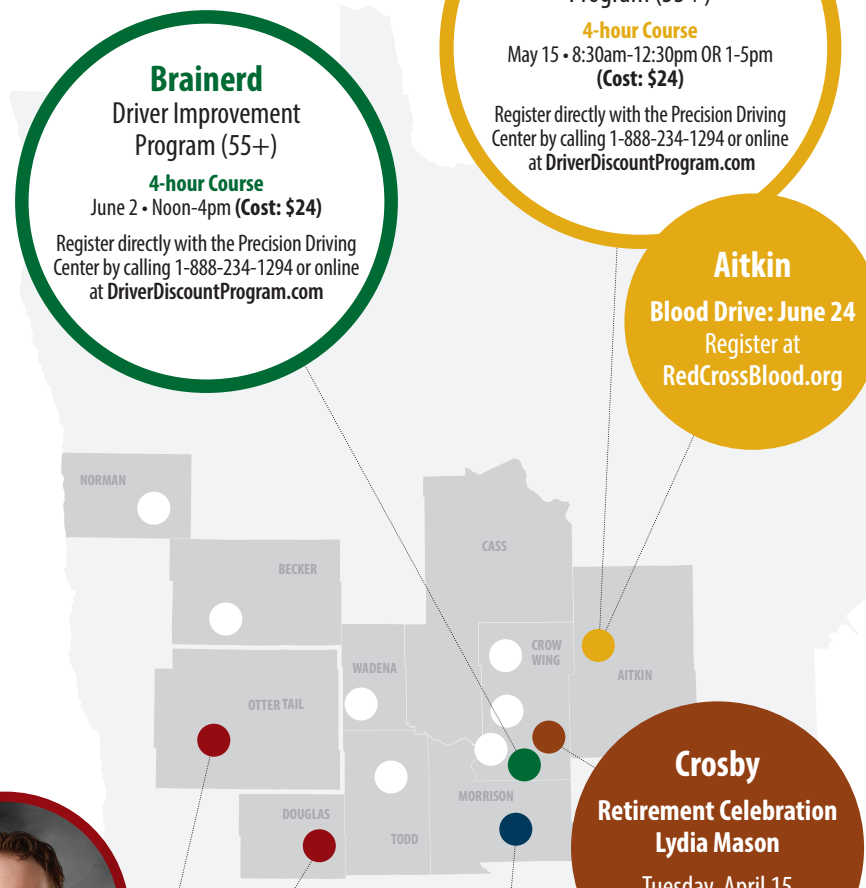
Mid Minnesota Federal Credit Union came along a few decades later in 1956 thanks to seven employees of the Northwest Paper Company. In a couple of months MMFCU will hold our 69th annual membership meeting. I joked last week, that 100 years isn't as long as it used to be as I've personally been working for Credit Unions a quarter of that time!

Regardless of what year they began, the roots of credit unions come from a place of hope-in doing better together. For MMFCU, nearly seven decades of cooperation. Today MMFCU stands as a testament to all we've accomplished together. As we work forward, we continue enhancing member products and services. In 2025 we've improved Credit Score monitoring for all members for security and increased financial well-being, streamlined the mortgage application process, and improved debit and credit card experience with contactless cards and enhanced transaction alerts. We've also launched member value services like Medicare and Estate Planning. We continue our commitment to providing competitive rates for loans and deposit products. I am excited and committed to the continuation of doing better together for the next 100 years.

Bob Gerads
President/CEO



Location News



Brainerd
Driver Improvement Program (55+)
4-hour Course
June 2 • Noon-4pm (Cost: \$24)
Register directly with the Precision Driving Center by calling 1-888-234-1294 or online at DriverDiscountProgram.com

Aitkin
Driver Improvement Program (55+)
4-hour Course
May 15 • 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: June 24
Register at RedCrossBlood.org



Alexandria/Fergus Falls
Welcome Peyton Johnson
Business Service Loan Officer



Little Falls
Abigail Borash won a \$1,000 Scholarship from the Minnesota Credit Union Foundation Scholarship Council.



Little Falls
Welcome Lexi Patynski
Mortgage Loan Officer



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

Social Security and Your Retirement.



Tuesday, April 8 at 6-7pm

Detroit Lakes MMFCU Office

Wednesday, April 9 at 6-7pm

Wadena MMFCU Office

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. Join us for a no-cost, no-obligation seminar that will answer your Social Security questions and discuss routes you can take to help get the most out of your benefits. Find out how to set a clear direction on your road to retirement. Refreshments will be served. Spaced is limited, so call or email Matt to RSVP at (218) 325-6540 or m.ratchenski@lpl.com.

Hosted by:

Matt Ratchenski

LPL Financial Advisor,

Mid Minnesota Investment & Retirement Services

Speaker:

Michael Mason

Regional Vice President TruStage™



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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

