



MIDMINNESOTA
FEDERAL CREDIT UNION

IN

TOUCH

Winter 2024

Manage Your Money **ANYWHERE.**

NEW FREE Tools To Make It Even Easier

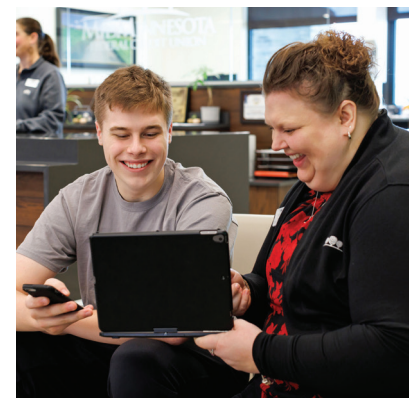
Manage your money 24/7 from the comfort of your home, at the kids' hockey game or from the white sands of the beach you're visiting. MMFCU's Online Banking and Mobile App allow you to stay up to date on all things happening with your accounts. From depositing a check in seconds using our Mobile App to transferring funds in Online Banking between your MMFCU accounts or making a payment from another financial institution account, and even setting up alerts and controls on your MMFCU Debit or Credit Card. Rest assured you have access to manage your accounts as if you were in one of our offices.

Here's a list of the latest features for managing your money:

- **ACCOUNTS** Review balance information and transaction history on all MMFCU accounts and credit cards.
- **ALERTS (NOTIFICATIONS)** Set-up alerts and notifications to be more aware of what's happening with your money. Choose to receive notifications via email, text messaging, or push notifications!
- **APPLICATION CENTER** Open a new account or apply for a loan quickly and easily, with your information prefilled.
- **BUDGETING** Set up different budgets, associate budgets with different accounts, categorize transactions, and track spending.
- **CREDIT SCORE** Monitor your credit score regularly to help build your credit score and protect against identity theft and fraud with Savvy Money for FREE.
- **REAL TIME REMOTE DEPOSIT** Take a photo of your check and deposit it from anywhere and have the money available in most cases, in seconds (only available in Mobile App).
- **SECURITY** Temporarily lock and unlock your MMFCU debit and credit cards and set-up other alerts.
- **STATEMENTS AND NOTICES** Securely receive your monthly statements and important account notifications online. They are everything you normally would receive in the mail, but more secure.
- **TRANSFER FUNDS** Whether it is moving between your personal accounts, to family and friends, or funds from another financial institution to make loan payments.

You can sign up for Online Banking and the Mobile App by going to mmfcu.org/online-services and click Online Banking to register.

To access the Mobile app, download our App from Google Play or the App Store.



Paying Interest on a Credit Card Balance?

Transfer the Balance to a NEW MMFCU Credit Card for 0.00% APR for the first 12 months

Mid Minnesota Federal Credit Union credit cards have options that provide rewards, give you points for shopping local, and an opportunity to build your credit score, all with no annual fee.

New card holders will have a 0.00% APR for the first 12 months on purchases and balance transfers. Then the rate changes to a fixed APR between 9.99% -18.00%APR based on creditworthiness and the card that you decide is best for you.

Stop by your local office or call (218) 829-0371 to learn more.



DISCLOSURES: APR= Annual percentage rate. Maximum APR=18% APR. Loans are subject to credit approval. Certain restrictions apply. The intro rate ends after the first 12 billing cycles; post-promotional APR is variable and ranges from 9.99%-18% based on your creditworthiness. 0.00% intro rate applies to balance transfers and new purchases made in the first 12 billing cycles. Certain restrictions apply. See card terms and conditions for specifics. New Mid Minnesota credit card holders only. Information and rates shown as of 11/26/2023.

Mid Minnesota Investment & Retirement Services



With the new year here and as we turn our focus to 2024, the Mid Minnesota Investment & Retirement Services team is optimistic about what lies ahead. Regardless of how the financial markets and economic conditions take shape, we are confident that we can determine a thoughtful strategy to help you pursue the future you envision.

Now may be a good time to re-evaluate your portfolio:

- Assess your situation — what is working and where can adjustment be made?
- Have your investment goals or objectives changed?
- Do you have a well-balanced portfolio – under or over exposure?

We are available to discuss your personal financial goals at your convenience. To schedule an appointment, please contact Anissa Klein at (218) 829-0371 Ext 143, or contact us if there is anything we can do to help ensure your financial and investment needs are being met.



Randy Butler
LPL Financial Advisor, CFP®



Wendy Oksness
LPL Financial Advisor



Mark Hoge
LPL Financial Advisor



Matthew Ratcheski
LPL Financial Advisor, CRPC™



Mark Meyer
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Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

President's Message

I have always enjoyed a compelling story or clever joke. From an early age I have had the ability to remember them (my recollection of much more important things like birthdays lags, but, we all have our strengths). Here is one I learned recently.

How many Credit Union employees does it take to clean up a park, support the United Way, create and donate tie blankets, hang drywall...?

The answer-about 65! So perhaps not the cleverest of punchlines, but, in my opinion impressive none-the-less.

MMFCU participated, with many credit unions across the country, in 2023 CU Forward Day. A few years back Minnesota credit unions coordinated efforts to put our Values in motion. I was glad to join our team, and personally spent the day working on a Habitat for Humanity build in Fergus Falls.

My father was a carpenter, so I was excited to strap on my tool belt and dust off my carpentry skills. We accomplished a good amount of work, but no one has made a career change yet! Our crew found the experience very rewarding. While our contribution was just a small part of the whole project we showed up and made an impact.

While it was a definite shift from our day jobs there are some parallels. Over the course of your life, MMFCU hopes to show up when you need us. When you're going through exciting events like opening a business, birth of a child or challenging times like illness or loss of a family member. MMFCU will show up, contribute as best we can and improve your financial well-being.

Bob Gerads
President/CEO



Location News

Ada
Donated a giant chocolate piggy bank to a fundraising event and it was redonated twice to benefit the community!

Brainerd/Baxter
Grant Committee donated to Bridges of Hope to support families in need

Crosby
Grant Committee donated \$1,000 to the Cuyuna Range Youth Center

Wadena
NEW Wadena Office opened on November 15

Detroit Lakes
Winner of MMFCU's Traveling Trophy for Best Costume 2024

Fergus Falls
Voted Best Place to Work & Best Credit Union in Otter Tail County

Alexandria
DECA high school students hosted a Mad City Money budget experience for classmates with the help of MMFCU



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

WATCH FOR OUR MEMBER SURVEY

Mid February 2024



We want to know what you love
and where we can do better.

2024 Annual Meeting & Board of Director Nominations

The 2024 MMFCU Annual Meeting will be held on Wednesday, May 22 at noon at Arrowwood Lodge in Baxter, MN. Attendees will be able to participate in person or virtually. Save the date and watch for more details.

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 of the Board is recommending the following individuals to fill open positions on the Board of Directors:**



Mark Korwin-Kuczynski (Incumbent): Mark has served on the Mid Minnesota Board of Directors since 1988. He retired from his career at the Department of Transportation in Minnesota as an Engineering Specialist. He lives in the Nisswa area with his wife Karen and has three adult sons and two grand kids.



Greg Lange (Incumbent): Greg has served on MMFCU's Board of Directors since 2018, and currently holds the office of Board Chair. He retired as a partner from the Charpentier & Lange Law Offices in Brainerd. Greg is married, has three children and five grandchildren. In his spare time, he enjoys golf, curling, woodworking, boating, hiking, and bridge. He is also involved with St. Andrews Church, Diocese of Duluth, and the Brainerd Sunrise Rotary Club.



Angella Roby (Incumbent): Angella has served on MMFCU's Board of Directors since 2016. She is currently Chief Financial Officer at Oakridge Homes in Brainerd, a provider of adult foster care homes in a six-county region serving developmentally and mentally disabled individuals, as well as community-based services. Angella has two adult children and lives in the Brainerd Lakes area with her fiancé. She enjoys boating, golfing, watching sports live or on TV, and soaking up sunshine any chance she gets.

DISCLOSURES: Additional nominations can be made by a petition signed by one percent of MMFCU members, with a minimum of 20 and a maximum of 500. Any such petition must be accompanied by the following: 1) a statement of qualifications and biographical data of the nominee; and 2) a certification from the nominee that they are agreeable to nomination and will serve if elected to office. Send completed petitions to: Secretary of the Board, Mid Minnesota Federal Credit Union, PO Box 746, Brainerd, MN 56401. Completed petitions must be received by April 10, 2024, to be considered valid. MMFCU will not conduct the election by ballot and there will be no nomination at the Annual Meeting when the number of nominees equals the number of open positions.

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   

