



MIDMINNESOTA
FEDERAL CREDIT UNION

IN

TOUCH

Summer 2026

The Convenience of MMFCU's ONLINE TOOLS

Managing your money shouldn't feel complicated or stressful. We've designed our Online Banking and Mobile App to make everyday banking simple, clear, and convenient—whether you're at home or on the go.

Keeping Track of Your Accounts Is Easier Than You Think

One of the biggest benefits of online banking is being able to see everything in one place. Instead of sorting through paper statements or making trips to a branch, you can quickly check your account balances and review recent activity anytime you'd like.

Everything is laid out in a clear and easy-to-read way, so you always know exactly where your money stands. You can also view your statements online whenever you need them, helping you stay organized without the extra paperwork. Best of all, your accounts are available 24/7, so you're never limited by branch hours.

Depositing Checks Without Leaving Home

If you've ever wished you didn't have to drive somewhere just to deposit a check, you're not alone. With Remote Deposit, you don't have to.

Using the MMFCU Mobile App, you simply take a picture of the front and back of your check and submit it securely. It only takes a few minutes, and your deposit is processed quickly, often within minutes.

It's a simple way to save time, avoid extra trips, and still take care of your banking with confidence.

Paying Bills and Moving Money ALL IN ONE PLACE

Handling your bills and transfers doesn't need to involve multiple websites, stamps, or paper checks anymore. With MMFCU's online tools, everything can be done in one convenient location.

You can easily transfer money between your accounts or even to another MMFCU member. Whether you're paying down a loan or moving funds into savings, it only takes a few clicks.

When it comes to bills, Online Bill Pay makes things even simpler. You can pay virtually any person or company, schedule payments ahead of time, or set up automatic payments so you don't have to worry about missing due dates.

All of these features work together to save time, reduce stress, and keep your finances organized.



Helpful Tools to Stay on Track

Beyond everyday banking, MMFCU offers tools designed to help you better understand and manage your finances over time.

Simple Budgeting Tools

Budgeting doesn't have to be complicated. With built-in tools, you can see where your money is going each month and track your spending automatically. This makes it easier to stay within your limits and make adjustments when needed.

Savings Goals That Keep You Motivated

Whether you're saving for a vacation, a large purchase, or just building an emergency fund, setting a goal can make all the difference. MMFCU's tools let you create savings goals and track your progress, helping you stay focused and encouraged along the way.

Keeping an Eye on Your Credit Score

Your credit score plays an important role in your financial life, and with SavvyMoney, you can check it anytime right within Online Banking and Mobile App. You'll also receive alerts about changes and get helpful tips on how to improve or maintain your score.

These tools are designed to give you simple, clear insights—so you can make confident decisions about your financial future.

Helpful Tools and Resources

MMFCU offers a variety of tools available through Online Banking, the Mobile App, and mmfcu.org:

- **Spending Tracker** helps you review your monthly income and expenses
- **Savings Plan Guide** provides steps for setting goals and building savings
- **Monitor your Credit Score** helps you take steps to manage your credit and protect against identity theft
- **Educational videos and workshops** allow you to learn when it fits your schedule
- **Fraud and security resources** offer guidance on recognizing and avoiding common scams

These resources are designed to support ongoing learning and help you make informed financial decisions.

Watch for new budgeting and financial wellness capabilities being added soon!

SUPPORT When You Need It

While digital tools offer convenience, support is still available when you have questions or need assistance.

You can send secure messages through Online Banking, chat with staff during business hours, or receive notifications to help stay updated on your accounts. And always, we are here to help in person by phone or in person at any of the 12 locations.

A SIMPLER Way

At the end of the day, it's about making life a little easier. With MMFCU's Online Banking and Mobile App, you have the tools to manage your money with confidence.

Staples Ground Breaking

We proudly celebrated the groundbreaking of our new Staples office on May 18, marking an exciting milestone for both our organization and the Staples community. We were thrilled to welcome such a great turnout of community members, partners, builders, and member owners who joined us to “turn some dirt” and celebrate the start of this new chapter.

Located at 803 US Hwy 10, next to Casey’s, the future full-service office is expected to open early 2027. The new location will offer convenient drive-up services, an ATM, and safe deposit boxes, all within a larger, more functional space designed to enhance privacy, comfort, and efficiency for our members and staff.

This investment reflects MMFCU’s continued commitment to meeting the evolving needs of the Staples area while strengthening the relationships that matter most. As a member owned financial cooperative, we take pride in reinvesting in the communities we serve.

We are grateful for the strong support shown at the event and are excited to grow together. We look forward to growing together. We look forward to new beginnings and a bright future in Staples!



Invest on Your Terms

InvestiFi: Investing Made Simple, Right from Your Account

A new digital investing platform launched in March that works directly from your MMFCU checking or savings account.

Available through Online Banking and the Mobile App, InvestiFi makes investing more accessible by placing powerful tools within a platform you are already familiar with. There’s no need to navigate separate apps or accounts, everything is seamlessly connected for a more convenient and secure experience.

Whether you’re just beginning your investing journey or building on existing experience, InvestiFi offers options designed to meet you where you are:

- Guided (Robo) Investing provides a hands-off approach, creating a diversified portfolio tailored to your goals, timeline, and risk tolerance.
- Self-Directed Investing gives you full control, with access to more than 6,500 stocks and ETFs
- Popular cryptocurrencies and stablecoins include Bitcoin, Dogecoin, Ethereum, Litecoin, Ripple, Solana, and Stellar.

To support your journey, InvestiFi also features a Financial Learning Library filled with easy-to-understand resources that help build your confidence and knowledge.

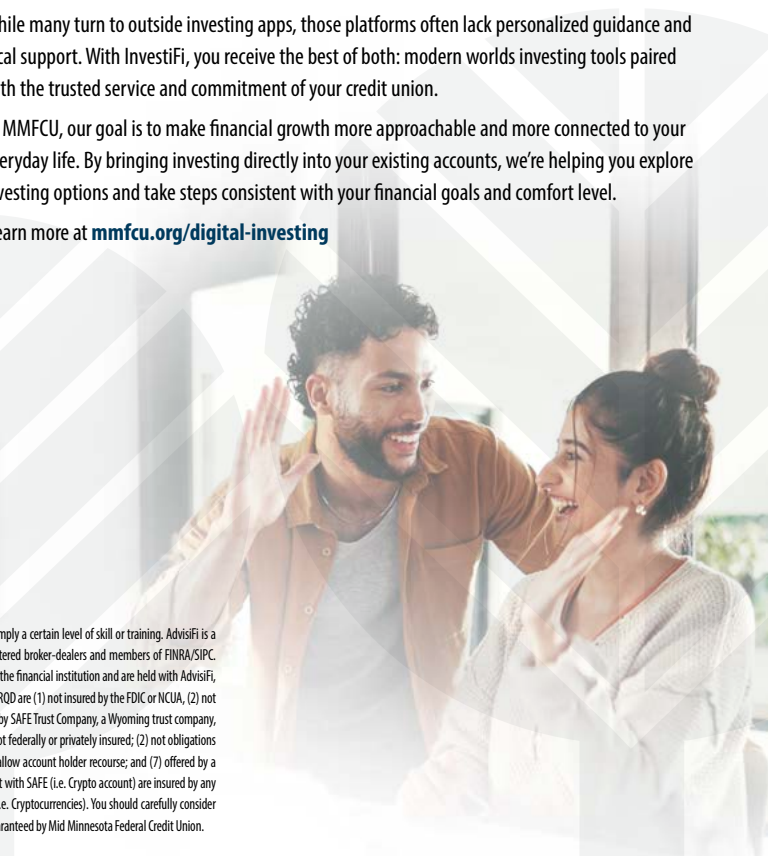
While many turn to outside investing apps, those platforms often lack personalized guidance and local support. With InvestiFi, you receive the best of both: modern worlds investing tools paired with the trusted service and commitment of your credit union.

At MMFCU, our goal is to make financial growth more approachable and more connected to your everyday life. By bringing investing directly into your existing accounts, we’re helping you explore investing options and take steps consistent with your financial goals and comfort level.

Learn more at mmfcu.org/digital-investing



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President's Message

Our Values, Your Credit Union

At Mid Minnesota Federal Credit Union, everything we do is guided by a simple belief: when the credit union succeeds, **our members benefit**. Unlike for profit banks, MMFCU exists to serve you—by reinvesting in better rates, stronger services, and a healthier financial cooperative.

Our work is rooted in four core values:

Integrity means we do what we say we will do, even when the right choice isn't the easiest one.

Personal Responsibility ensures we work with members through both good times and challenges.

Teamwork allows our experienced staff to stay ahead of changes in technology, security, and financial services—always with members in mind.

Commitment to Community reminds us where we started and why we exist. This year marks 70 years since seven Northwest Paper Mill employees launched what would become your credit union.

While there will always be new challenges ahead, we're proud of what we've accomplished together and grateful for the trust you place in MMFCU every day.

Bob Gerads
President/CEO



Location News

Brainerd
Financial Fraud Fighters, a local credit union collaboration, presenting Fraud Prevention at The Center

Aitkin
Participating in the Annual Aitkin Chamber Event

Crosby
Bringing Financial Literacy to Crosby High School through Mad City Money

Little Falls
Serving the community in the Annual Day of Caring

Alexandria
MMFCU and Paper Storm partnering for Community Shred Day

Map locations: NORMAN, BECKER, CASS, CROW WING, AITKIN, OTTER TAIL, WADENA, MORRISON, DOUGLAS, TODD



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

Protect Today, Enjoy Tomorrow

Summer is a season for making memories—but it's also the perfect time to make sure your future is protected. Estate planning isn't just about wealth; it's about ensuring your wishes are honored and your loved ones are cared for. Taking time now to review or create a Will or Trust, designate beneficiaries, and organize important documents can bring lasting peace of mind.

At MMFCU, we're here to support your full financial journey. Whether you're just getting started or need to update an existing plan, preparing today helps safeguard what matters most tomorrow.

Join us for an Estate Planning webinar. **August 18th. 12:00–12:30 pm.**

Register at www.mmfcu.org/events

Webinar attendees receive an **exclusive discount** on estate planning services.

Make this summer a season of confidence—because planning ahead is one of the greatest gifts you can give your family.



STAY COVERED THIS SUMMER: INSURANCE TIPS EVERY MEMBER SHOULD KNOW

Summer in Minnesota is a time for travel, relaxation, and outdoor activities. As routines shift with the season, it's also a good opportunity to review your insurance coverage and ensure it aligns with how you're living and spending your time.

As you prepare for the season, consider the following:

- 1. Review Your Vehicle Coverage:** If you're traveling more frequently, taking road trips, or towing equipment like campers or boats, confirm your policy reflects how your vehicle is being used. Coverage needs may vary depending on mileage, drivers, and vehicle type.
- 2. Update Recreational Vehicle Policies:** Seasonal equipment such as boats, ATVs, and motorcycles should be properly insured. If you've recently purchased or plan to purchase new recreational vehicles, check that they are added to your policy before use.
- 3. Check Home Coverage Before Traveling:** Leaving your home for extended periods can increase exposure to risks like weather damage or theft. Review your homeowner's policy to understand what is covered while you're away and whether any updates are needed.
- 4. Consider Bundling Policies:** Bundling home and auto insurance policies is a common strategy that can sometimes lead to cost savings and easier policy management. It may also help ensure there are no gaps in coverage.
- 5. Prepare for Unexpected Events:** Summer storms, water damage, and accidents can occur with little warning. Having appropriate coverage in place helps ensure you are financially prepared if unexpected situations arise.

A review can help:

- Identify potential gaps
- Ensure accurate coverage limits
- Align policies with current assets and activities

Staying informed and proactive about insurance can help you feel more confident and prepared to enjoy everything summer has to offer.

Stop by or call Craig, Alex, Brady, or Tom today. The Insurance Office: Tel: (218) 828-1118 (TTY 711) | Fax: (218) 828-8756



Craig Holm
Insurance Office Manager
lic. #40026017



Alex Getty
Insurance Agent
lic. #40391435



Brady Hersch
Insurance Agent
lic. #40848557



Tom Kuppich
Medicare Insurance Agent
lic. #20191962



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.