

DOLLARS & SENSE

Spring 2019



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Ideal CU's Popular 'Use & Win' Debit Card Giveaway Returns for 2019

Payout Now \$24K Since 2017

Ideal Credit Union's popular monthly \$1,000 "Use & Win" Debit Card Giveaway is back for another year of giving in 2019. Since the program's inception in January of 2017, Ideal CU has given away \$24,000 to 24 lucky members chosen at random in the "Use & Win" Debit Card promotion. Previous winners have used the funds to help pay for everything from adopting a baby to car repairs, home improvements, bills, vacations, maternity leave, tuition, study abroad programs and much more!

Ideal CU Personal Checking members age 18 and older receive one (1) entry for each qualifying Ideal CU Debit Card transaction completed during the month. Eligible cards include a personal Ideal CU Cash & Check Card, My Rewards™ Gold Debit Card or My Rewards™ Platinum Debit Card. The more times the card is used for everyday purchases, the greater the chances of winning. It's that easy!

Ideal's unique My Rewards™ Gold and Platinum Debit Cards deliver benefits and rewards normally associated with premium credit cards. Benefits include reward points, cash back, roadside assistance, prescription savings, hotel & car rental discounts and more!

Random drawings are conducted once a month for the promotional period, which runs through December 2019, from all eligible entries received for each drawing. Winners are chosen on the first Wednesday of each month. More details and official rules can be found at idealcu.com.

"Our monthly \$1,000 Use & Win Debit Card Giveaway is just one of the many ways we reward our members for using our products and services," stated Ideal CU President/CEO Brian Sherrick. "With our VIP+ payback, now over \$3.6 million, \$6,000 annual Community Celebration giveaway, \$4,000 Holiday Debit Card giveaway, and the monthly Use & Win, it really does pay to be a member of Ideal Credit Union."



Ideal CU member Zach Nelson was just 2 years old when his Mom opened his account. Zach and his girlfriend had a baby daughter in August, so he planned to use the \$1,000 winnings to help while his girlfriend was on maternity leave.

“With our VIP+ payback over \$3.6 million, \$6,000 annual Community Celebration giveaway, \$4,000 Holiday Debit Card giveaway, and the monthly Use & Win, it really does pay to be a member of Ideal Credit Union.”



President's Corner



Brian Sherrick
President

Open Your Eyes to a Credit Union Initiative Begins

In late January, Minnesota became the first state in the nation to launch a new initiative to bring greater awareness to the vital role credit unions, like Ideal CU, play in the financial services industry. The Open Your Eyes to a Credit Union™ campaign, developed by CUNA (Credit Union National Association) and launched through the Minnesota Credit Union Network (MnCUN), is designed to raise consumer consideration of credit unions.

The campaign's digital-first strategy is designed to disprove consumer myths associated with the ability to join and access to money.

Minnesota credit unions are investing in a significant statewide campaign that includes digital ads, events, billboards, transit ads and first in market mobile digital trucks. Nearly 60 Minnesota credit unions, including Ideal, have together made a \$3.5 million financial commitment over the next three years to support the Open Your Eyes branding initiative.

"Being the first state to launch with CUNA's national Open Your Eyes campaign is exciting, and further illustrates Minnesota Credit Union's commitment to our members and all Minnesotans best interests," said MnCUN CEO Mark Cummins. "The campaign represents the true spirit of the cooperative movement to help consumers understand the advantages of being a credit union member."

The Open Your Eyes campaign directs visitors to a website, yourmoneyfurther.com, for additional details on the key strengths of credit unions, including great rates and friendly service. The site also features a credit union finder and an ATM/shared branch finder.

Trusted, local, connected – just three reasons to Open Your Eyes to a Credit Union. Ideal is proud to support this initiative and we look forward to its ongoing success.



Ideal is proud to support the "Open Your Eyes to a Credit Union" initiative. Pictured from left are: Peter S. Olsen, Board of Directors Vice Chairman, President/CEO Brian G. Sherrick, Supervisory Committee Chair Mary G. Westberg, Marketing Communications Manager Cindy Kurtz, and Alisha J.R. Johnson, EVP of Operations


Brian Sherrick

Source: MnCUN

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Ideal Credit Union was founded in 1926 as St. Paul Postal Employees Credit Union

Editor: Cindy Kurtz

Operating under supervision of the Minnesota Department of Commerce
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- Investment Center.....651-773-2876
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www.idealcu.com

Ideal CU Business Member Spotlight



Abby Hennen, Owner, A&H Pet Salon

This month we are pleased to introduce you to A&H Pet Salon and owner Abby Hennen.

Business Name: A&H Pet Salon

Location: Cottage Grove, MN

Owner: Abby Hennen

Opened for Business: September 2014

Website: <https://ahpetgroomingsalon.weebly.com>

1. Describe your business and what you do:

A&H Pet Salon is a small dog grooming business operating in Cottage Grove, MN. A&H offers a variety of grooming services at affordable prices, flexible scheduling and personalized attention to help keep customer's dogs looking great and feeling healthy. My background in this industry started in June 2011. I worked at a dog boarding facility for four years where I fed, cleaned up after, groomed and played with the dogs that were guests at the facility. Then I became more interested in dog grooming, so I enrolled at Rio Gran, a dog grooming school located in Hastings, MN. I became certified as a pet groomer in August 2014. I am also certified in Pet First Aid and Animal CPR. A&H has 108 customers right now and is continuously growing. The salon has an 80% returning rate due to positive experiences.

2. What differentiates you from your competitors?

"My grooming salon stands out from others because I only allow one customer's dog/dogs in my salon at one time, giving them all the attention they need. Other grooming

facilities allow many dogs at a time, making it a more stressful crowded environment. My salon cares deeply for our furry friends and I do my best to make it a fun, loving, positive experience."

3. Why did you choose Ideal Credit Union for your business needs?

"Starting a small business is scary, so I wanted to go to a financial that knew me and would work closely to identify and meet my needs as my new business began to grow. I had personal accounts at Ideal already so I knew I would be in good hands."

4. What business services do you use?

"Once my grooming business started to take off, I opened a Cooperative Checking account and Business Debit Mastercard at Ideal in April 2015. I enrolled in Mastercard's Easy Savings program and have earned cash back in the past 4 years just by using the card for everyday purchases, like gas and other business expenses. I value my partnership with Ideal and wouldn't go anywhere else for my business or personal needs."

Learn more!

To discuss your business needs and learn how you can be featured in our next Business Member Spotlight, contact Josh Anderson, Business Relationship Specialist, at 651-773-2763 or email him at JAnderson@idealcu.com. For more information Ideal's business solutions visit idealcu.com/small-business.

Your Money

Provided by Craig S. Lundquist, MBA



Upcoming Wealth Management Workshops

Wealth Advisors located at Ideal Credit Union* offers educational workshops aimed at providing you with the know-how to take charge of your financial future. During these no-cost, no-obligation workshops you'll learn about the various factors that contribute to a well-rounded financial plan and get answers to the questions that are most important to you and your specific goals. Below is a list of upcoming workshops through August of 2019. Registration information can be found at www.idealcu.com/membership-and-benefits/educational-seminars.



Craig Lundquist
Senior Wealth Advisor



Kristin Becker
Senior Wealth Advisor
Office Coordinator

Social Security

6:00-7:00 p.m.

Tuesday, April 30, 2019

Maplewood Community Center, Banquet Room C
2100 White Bear Avenue, Maplewood, MN 55109

Speaker: Mike Mason, Members Insurance & Investments

Income for Life

6:00-7:00 p.m.

Thursday, May 30, 2019

Central Park, Valley Creek Room A&B
8595 Central Park Pl, Woodbury, MN 55125

Speaker: Craig Lundquist

Retirement Income Planning

6:00-7:00 p.m.

Thursday, June 20, 2019

Maplewood Community Center, Banquet Room C
2100 White Bear Avenue, Maplewood, MN 55109

Speaker: Matt Bucka, Brighthouse Financial

Retirement Income Planning

6:00-7:00 p.m.

Thursday, July 25, 2019

Wescott Library –Lower Level
1340 Wescott Road, Eagan MN 55123-1029

Speaker: Craig Lundquist, Senior Wealth Advisor

Financial Planning Expo

6:00-7:00 p.m.

Thursday, August 15, 2019

Maplewood Community Center, Banquet Room C
2100 White Bear Avenue, Maplewood, MN 55109

Speakers: Mike Mason, Members Insurance & Investments; Cindy Hill, CUNA Brokerage Services, Inc. and Jen Santini, Estate Planning Attorney

FR-2427764.1-0219-0321

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**Sign Up for
HomeAdvantage®
for a Chance
to Win an iPad®**

Dreaming of a new home? Find out how the free HomeAdvantage® Program can get you there. Plus, when you sign up for this FREE service starting March 1, 2019 through May 30, 2019, you'll have a chance to win one of three Apple® iPads®. Three lucky winners will be chosen at random from all eligible participants.

HomeAdvantage® can help you search, buy, sell and save! Use it to find the home of your dreams, sell your existing home, research the market, connect with a top

local agent, and save money at closing! Ideal has saved 42 members over \$57,557 through the HomeAdvantage program in 2018, which is an average of \$1,370. Make sure you're in the running to win a new iPad® by signing up for this great free tool today! Visit idealcu.com/homeadvantage for details and official rules.

Apple® Inc. is not affiliated in any way with this promotion. iPad® is registered trademark of Apple® Inc.

**The HomeAdvantage® program is made available to you through a relationship between Ideal Credit Union and CU Realty Services. Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using Ideal Credit Union for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Ideal Credit Union may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.*

Live the Ideal Life

● Ideal Credit Union's popular "Ideal Wheels" photo contest is back for another prime car buying season.



The contest is open to members who own a vehicle that is presently financed, or has been financed in the past, with Ideal CU. Three winners will be chosen at random to receive a \$50 gas card during the promotion period, which runs from February 15 to May 15, 2019. Visit www.idealcu.com/idealwheels for details and official rules.

● **Take advantage of your right to a free annual credit report.** Monitoring your credit can help detect identity theft at its earliest stages, as well as inform you of any errors that need correcting. Take control of your financial security and visit www.annualcreditreport.com for your free annual credit report.



Small Change

● **Follow Ideal CU on Instagram, Facebook, and Twitter** to stay up to date on events, prize winners, and announcements. Ideal wants to hear from you – like and share your favorite posts, or leave a review on Ideal Credit Union's Facebook page.

● **Contributions to Casual for a Cause.** You are invited to contribute to your credit union's "Casual for a Cause" fundraiser for local charities. Upcoming donations in 2019 will be:

- ★ **January – March:** Meals on Wheels
- ★ **April – June:** Second Harvest Heartland
- ★ **July – September:** Local Veteran Outreach
- ★ **October – December:** Coats for Kids

Please reach into your hearts and wallets to help make a difference in our community.

Attend the 2019 Annual Meeting

Join us on Tuesday, April 23, 2019 as we review the highlights of the past year and share our vision for the future.

There will be two ways to participate again this year and **ALL attendees** will receive a \$10 incentive.

Registered members will be eligible to **win \$2,500 in door prizes, including a \$1,000 Grand Prize for one lucky attendee!**

1) **Participate remotely via webinar.** You must pre-register **IN ADVANCE** to obtain log in information. A secure registration form will be available at www.idealcu.com from **April 1 to April 16, 2019**. Webinar instructions and dial-in information will be sent via email once the registration period has ended. Internet access via computer or the WebEx Event Center mobile app will be needed to participate remotely. The webinar will be in listen-only mode and all lines will be muted.

2) **Attend in person.** The event will be held at the Maplewood Community Center, Banquet Room C & D, 2100 White Bear Avenue, Maplewood, MN. The community center features plenty of free parking and handicap access for your convenience. **Registration will be held from 5:00 p.m. – 6:00 p.m., with the Business Meeting starting promptly at 6:00 p.m.** You must be registered before the Business Meeting begins at 6:00 p.m. to be eligible for the door prizes. **Members with at least \$1.00 in a Share Savings account are eligible for the drawing.** Additional joint account holders do not qualify. **No tickets are needed for the event.** Cookies and coffee will be served.

Incentive – A \$10 incentive will be given to all participants, both in person and via webinar conference.

Door Prizes – A total of \$2,500 in cash will be given out in the following amounts:

- ★ 1-\$1000 Grand Prize
- ★ 2-\$500 Prizes
- ★ 5-\$100 Prizes

Winners will be selected at random from both webinar and in-person attendees and **must be registered members.**

Board of Directors

All nominations for the Board of Directors were to have been received by February 1, 2019. The Nominating Committee reviewed all letters of intent and selected the following three candidates to fill the available three-year terms: Peter S. Olsen, Robert E. Vance, Jr. and Mary Westberg.





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Holiday Hours

All Offices Closed:

Monday, May 27, 2019 –
Memorial Day

Thursday, July 4, 2019 –
Independence Day

Office Hours

Lobby

9:00 a.m. – 5:00 p.m. Mon, Tues,
Thurs & Fri

10:00 a.m. – 5:00 p.m. Wed

9:00 a.m. – 12:00 p.m. Sat

Drive-thru

9:00 a.m. – 5:30 p.m. Mon – Fri

9:00 a.m. – 12:00 p.m. Sat

Contact Center

8:00 a.m. – 5:00 p.m. Mon – Fri

9:00 a.m. – 12:00 p.m. Sat

Office Locations

3225 Denmark Avenue
Eagan, MN 55121

14750 Victor Hugo Blvd N.
Hugo, MN 55038

7791 Amana Trail
Inver Grove Heights, MN 55077

2401 N. McKnight Road
North St. Paul, MN 55109

2020 Washington Avenue
Stillwater, MN 55082

8499 Tamarack Road
Woodbury, MN 55125

651-770-7000
www.idealcu.com

Buying or Selling Your Home? Attend a Free Seminar First

Whether you're a first-time buyer, or looking to sell your home, Ideal CU's FREE 2019 Home Education Seminar series brings you expert advice from Ideal CU's Senior Mortgage Loan Advisor Cynthia Stewart and local real estate, home staging and insurance professionals ready to help you buy – or sell - your Ideal home.

Below are the dates, times and locations for sessions scheduled through October of 2019.

Home Buyers Seminars

6:00-8:00 p.m.
Thursday, March 28, 2019

Country Inn and Suites
3505 Vadnais Center Drive
Vadnais Heights, MN 55127

6:00-8:00 pm
Thursday, May 16, 2019
Inver Grove Heights Community Center
8055 Barbara Ave (Door E)
Inver Grove Heights MN 55077

Real Estate Social Hour

6:00-8:00 pm
Thursday, April 11, 2019
Holiday Inn & Suites
8511 Hudson Blvd N
Lake Elmo MN 55042

Home Selling Seminar

6:00-8:00 pm
Thursday, October 24, 2019
Country Inn and Suites
3505 Vadnais Center Drive
Vadnais Heights MN 55127

Refreshments will be served.
Space is limited so reserve your seat at www.idealcu.com
or call (651) 747-HOME (4663).

