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▶▶▶ Join Us!

August 4-9, 2025

MEMBER APPRECIATION WEEK



idealcu.com

Celebrate Member Appreciation

At Ideal Credit Union, we believe our members are the reason we thrive—and we're excited to show our appreciation during **Member Appreciation Week**, happening **August 4-9, 2025!**

Stop by any of our six branches during the week:

New This Year

- ★ Pick up a **free pair of Ideal CU sunglasses** (while supplies last)
- ★ We'll be giving away prizes totaling \$600. Enter our **in-person branch drawing** for a chance to **win \$100*** at each location. Winners will be announced August 11, 2025.

Take advantage of **exclusive promotions** on Certificates, and Home Equity Line of Credit (HELOC) Specials

In the spirit of giving back, Ideal CU will also make **\$500 donations to local food shelves** in each of our branch communities:

- ★ **Hugo Good Neighbors Food Shelf**
- ★ **Neighbors, Inc.**
- ★ **The Open Door**
- ★ **North St. Paul Area Food Shelf**
- ★ **Open Cupboard**
- ★ **Valley Outreach**

Member Appreciation In-Person Event

The biggest In-Person event of the week happens on **Tuesday, August 5**, at our **North St. Paul branch** (2401 N McKnight Road). From **11:00 a.m. to 1:00 p.m.**, enjoy a **complimentary lunch** from Aesop's Table, **exciting giveaways**, and a **fun-filled afternoon** celebrating our amazing members and community.

We're giving away **\$3,100 in total prizes***, including:

- ★ **Ten (10) Adult Grand Prizes of \$250**
- ★ **Twelve (12) Bucky Bear youth prizes of \$50**

To enter the online drawings, register at idealcu.com/communityevents from now until our event on **August 5**. One entry per person. Winners will be announced on **August 6**.

We invite you to bring **non-perishable food items and any gently used coats** or accessories to donate during the event. Together, we can make a meaningful difference for our neighbors in need.

Join us this August to celebrate what makes Ideal CU special—**you!** We can't wait to see you there!

Learn More



*Official rules can be found at idealcu.com/communityevents



Brian Sherrick, President

Dear Members,

Summer is a season of possibility—when hard work begins to bloom. I see it in joyful plans and quiet progress. These moments come from planning, perseverance, and consistent effort. At Ideal Credit Union, we're creating opportunities by evolving to meet member needs, enhancing services, and staying focused on our mission to empower through financial services.

Recognition Reflects Our Purpose

I'm proud to share that **Ideal Credit Union was named a 2025 Best in State Credit Union once again by Forbes—for the fourth consecutive year.** This recognition, based in part on member surveys, affirms Ideal's commitment to being our best is resonating where it matters most: with you, our members, and the community.

Ideal Credit Union is also honored to be named a 2025 Best Place to Work by the Minneapolis-St. Paul Business Journal—our second time earning this recognition. Thanks to all our employees who work hard every day to create a great workplace.

Look for Ideal Credit Union's profile in the current issue of the Minneapolis— St. Paul Business Journal.

Congratulations to Ideal Chief Financial Officer, Amara Mackey, who was named a 2025 Women in Business Honoree by Minneapolis – St. Paul Business Journal. The award recognizes the top business leaders in the Twin Cities and their contributions to the community and their industry.

Opening Soon in Blaine

Ideal Credit Union is pleased to announce we will open a new branch in Blaine in 2026. The expansion allows Ideal to serve new members in a growing part of the Twin Cities while also offering existing members another convenient location to manage their finances. We'll share more on this great news in the coming months.

Creating Opportunity, Celebrating More Progress

Ideal's Community Impact

Our employee giving and volunteer efforts continue to support urgent needs in the communities we serve.

In June, **Ideal Credit Union worked in partnership with the Federal Home Loan Bank of Des Moines, to award \$44,000 in Minnesota Community Impact Grants.** The funds were donated as part of the Ideal Credit Union Foundation and employee-led giving program Casual for a Cause. Ideal's funds were generously awarded a triple match by FHLB Des Moines Member Impact Fund. The grants were recently presented to two community groups:

- ★ Valley Outreach, based provides over 2 million meals annually through its food shelf and mobile food pick-up programs.
- ★ Solid Ground supports more than 1,600 people each year with educational programming and transition services to help families break the cycle of homelessness and poverty.

The grant funds will help expand these organizations' capacities, offering emergency food resources, housing navigation services, and life-stabilizing support to families in crisis.

Thank You for Growing with Ideal Credit Union

Thank you for being part of Ideal Credit Union. We're proud to be leading the way in Minnesota as not the biggest, but as one of the best credit unions. We achieve this because of your commitment to membership.

We always look forward to seeing our members and supporting your goals at every stage of life. Let's talk about how we can help YOU Live Your Ideal Life.

With appreciation,

Introducing the Flexible HELOC – More Control, More Options! Limited-Time Special – Now Extended Through September 30, 2025!

Do it all with a Flexible Home Equity Line of Credit!

- ★ Borrow up to 90% of property value
- ★ Option to lock part or all of your HELOC balance into a fixed rate
- ★ 24/7 access to funds with Ideal Digital Banking — Simply transfer funds directly from your HELOC into your savings or checking account
- ★ 10-year draw and up to 15-year repayment period
- ★ Maximum loan amount of \$450,000

Visit idealcu.com/home-equity to learn more!

Rates as of July 22, 2025

*New Home Equity Line of Credit: 4.87% APR for the First 12 Months. APR = Annual Percentage Rate. Intro rate shown of 4.87% is for homeowners up to 90% combined loan-to-value (CLTV). APR will be fixed during the 12-month introductory period. After the first twelve (12) months of the loan term, the introductory APR will revert to a variable APR based on the Prime Rate as published in The Wall Street Journal. Your post-promotional rate will be disclosed to you prior to signing for your line of credit. On a \$10,000 home equity line of credit balance at 4.87% APR, monthly payments would be \$100, 1% of the outstanding balance. Payments do not include amounts for property taxes and hazard insurance premiums, and the actual payment obligation will be higher. After the introductory period, the minimum floor APR will be 4.00% and maximum APR will be 12%. Current APR ranges from 7.50% - 10.50%, based on the Wall Street Prime Rate which is currently 7.50%. An increase in the Index will result in an increase in the periodic rate. Borrowers may request to convert up to three fixed-rate segments at any given time; rates for fixed rate loan segments are determined at the time of the request. A \$250.00 processing fee applies for each fixed-rate segment established. Offer valid for applications submitted and approved May 1 through September 30, 2025. Loan must close on or before October 31, 2025, for introductory rate to apply. This is a limited time offer and is subject to change at any time without notice. Maximum loan amount is \$450,000 with a 10-year draw period and up to 15-year repayment period. Properties must be owner-occupied. Eligible property types include SFD and Townhomes (up to 90%), and condos (up to 90%); Not eligible for multi-family properties. Some housing exceptions apply. Closing costs range from \$500 to \$2,000. The consumer should consult a tax advisor for information regarding the deductibility of interest and charges. Offer applies to new lines of credit with Ideal CU. If refinancing an existing Ideal Credit Union Line of Credit, the limit must be increased by a minimum of \$15,000 to be eligible.

LIMITED TIME OFFER

4.87% APR*
FOR 12 MONTHS

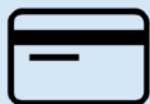
Do it all with a Flexible Home Equity Line of Credit

EQUAL HOUSING OPPORTUNITY

BUSINESS TEAM SPOTLIGHT

Business Services Built for Growth

At Ideal Credit Union, we're proud to support local businesses with a full suite of services designed to help you manage, grow, and thrive. If you own a business—or are thinking of starting one—Ideal CU is here to help.



Business Checking

A simple, convenient way to manage your day-to-day operations with ease.
idealcu.com/business-checking



Business Savings

Build a strong financial foundation while earning competitive dividends.
idealcu.com/business-savings



Business Loans & Credit

From working capital to equipment financing, our low-rate loans and credit options are tailored to meet your needs.
idealcu.com/loans-and-credit



Business Real Estate

Secure the space your business needs with flexible financing for commercial properties.
idealcu.com/business-real-estate



Merchant Card Services

Accept payments easily with Clover® POS solutions that grow with your business.
idealcu.com/merchant-services



ADP® Payroll Services

Streamline payroll and HR with trusted technology from ADP®.
idealcu.com/adp-payroll



Business ACH

Simplify payments and improve efficiency with secure ACH solutions.
idealcu.com/business-ach

Learn more!

To discuss your business needs, contact [Josh Anderson](#), Senior Business Relationship Specialist, at 651-747-8900 or by email at businessservices@idealcu.com. For more information about our business solutions, visit idealcu.com/business-banking.



Learn more
about our
Business Services



National Recognition & Local Growth

Forbes Best-In-State Credit Unions

Ideal Credit Union is proud to share two exciting updates that reflect both our continued commitment to excellence and our plans for future growth.

First, Ideal CU has once again been named to the **Forbes list of America's Best-In-State Credit Unions for 2025**—marking our **fourth consecutive year** receiving this prestigious recognition. This honor is based entirely on feedback from real credit union members across the country, who rated their financial institutions on trust, service, transparency, and overall satisfaction. We're honored to be recognized as one of the top credit unions in Minnesota and remain focused on delivering the exceptional service and value our members deserve.

Read all about it: idealcu.com/forbes-2025

New Blaine Branch

We're thrilled to announce that **Ideal CU is expanding to Blaine!** A brand-new branch is officially in the works and is expected to open in **2026**. This location will strengthen our presence in the north metro and support our continued growth.

"Ideal Credit Union is pleased to announce we will open a new branch in Blaine in 2026," said Brian Sherrick, President and CEO. "The expansion allows Ideal to serve new members in a growing part of the Twin Cities while also offering existing members another convenient location to manage their finances."

Whether we're being recognized on a national stage or opening new doors in our local communities, everything we do is driven by our mission to help you achieve your financial goals. Thank you for being part of the Ideal CU family.



Finance Your Next Adventure with Ideal CU

Whether you're cruising into the last days of summer or gearing up for fall adventures, Ideal Credit Union has the financing options to help you get there. From reliable vehicles to recreational toys, we make it easy to fund your next ride—with low rates, flexible terms, and fast approvals.

Auto Loans

Looking for a new or used car? Ideal CU offers rates as low as **5.39% APR***, with terms up to **84 months** and **no payments for the first 90 days**. Whether you're commuting, road-tripping, or upgrading your current vehicle, we'll help you drive away with confidence.

Learn more at: idealcu.com/auto

Recreational Vehicle Loans

Make the most of every season with financing for boats, RVs, ATVs, motorcycles, and more. Whether you're relaxing on the water, exploring off-road trails, or planning a fall camping trip, Ideal CU offers competitive fixed rates and terms up to **15 years** on select vehicles.

Learn more at: idealcu.com/recreational

Learn more



Why finance with Ideal CU?

- ★ Low, competitive rates
- ★ Flexible repayment terms
- ★ Fast, local approvals
- ★ Pre-approval options for confident shopping
- ★ Refinance options to lower your current payments
- ★ No payments for the first 90 days

From the open road to the great outdoors, your next adventure starts with Ideal. Apply online or visit a branch today—and get ready to ride, relax, and explore with financing that fits your lifestyle.



Rates as of: July 22, 2025

*APR = Annual Percentage Rate. Quoted APR is best available rate for model years 2021 and newer for a 36 month term; rate may be higher depending on factors such as credit history, repayment term selected, amount financed and mileage of vehicle. Higher rates are available for terms to 84 months. Example of payment, pay \$30.15 per month per \$1,000 borrowed for 36 months at 5.39% APR. Rates are subject to change at any time. Skipping payments for the first 90 days will increase the amount of interest you pay and will take you longer to payoff the loan. The regular loan payment will begin within 90 days of the date your loan is funded.

PRODUCT SPOTLIGHT

\$44,000+ in Community Impact Grants Awarded Through Ideal CU Partnership

At Ideal Credit Union, giving back is at the heart of who we are. Through the Ideal Credit Union Foundation and our employee-led Casual for a Cause program, we're proud to support local nonprofits that are making a real difference in the lives of Minnesotans.

We're excited to share that, in partnership with the Federal Home Loan Bank of Des Moines, we recently awarded \$44,000 in Community Impact Grants to two incredible organizations: Valley Outreach and Solid Ground. These grants will help expand access to food, housing and life-stabilizing services for families across our region.

"Ideal Credit Union has a long-standing commitment to making a meaningful difference in the communities we serve," said Brian Sherrick, President and CEO of Ideal Credit Union. "By partnering with FHLB Des Moines, we're proud to deepen our history of investment in organizations like Valley Outreach and Solid Ground, helping them make a real difference on the front lines of community care."

In addition, Ideal Credit Union and FHLB Des Moines donated \$22,000 to Solid Ground, a Minnesota nonprofit helping families overcome homelessness. Solid Ground provides safe housing and supportive programs that empower families to achieve long-term stability. Each year, it serves over 1,600 individuals across Ramsey and Washington Counties.

These gifts reflect Ideal Credit Union's commitment to building stronger communities through meaningful partnerships.

If you're inspired by this work, we invite you to join us in making a difference. Every contribution to the Ideal Credit Union Foundation helps fund vital programs in education, financial wellness and community development.

Thank you for being part of the Ideal community. Together, we're creating a brighter future for all.



Donate Today



IDEAL COMMUNITY

PRODUCT UPDATES

Scan here
to learn
more about
SavvyMoney



Now Live: Credit Score & More with SavvyMoney

Staying on top of your credit has never been easier. Ideal Credit Union is excited to introduce **SavvyMoney**, a powerful new tool that gives you free access to your credit score, full credit report, credit monitoring, and personalized financial tips—all without impacting your credit.

With SavvyMoney, you can:

- ★ View your **credit score daily**
- ★ Receive **real-time credit monitoring alerts**
- ★ Use the **Credit Score Simulator** to see how financial decisions may impact your score
- ★ Access your **personalized credit report**
- ★ Explore **special credit offers** tailored to you



And the best part? You can do all of this **anytime, anywhere, and for free.**

Whether you're planning a major purchase, working to improve your credit, or just want to stay informed, SavvyMoney puts the tools you need right at your fingertips.

Getting started is easy. Simply log into **Ideal Digital Banking**—either online or through the mobile app—and enroll in this free service.

Take control of your credit and your financial future with SavvyMoney, now available to all Ideal CU members.

Learn more at: idealcu.com/savvy-money

UPCOMING EVENTS

Join Us at These Upcoming Events!

Credit Unions Fighting Fraud – August 16

Join us at East Ridge High School in Woodbury from 9:00 a.m. to noon for a **free seminar** on protecting yourself from scams and identity theft. Bring **documents for shredding** and visit our booth to enter to win a **\$100 Amazon gift card**.

Credit Union Night at Target Field – August 20

Celebrate 100 years of credit union impact with us at **Target Field** as the **Twins** take on the A's! Tickets are just \$25.75, and one lucky attendee will even **throw out the first pitch**. Wear your CU gear, snap a selfie, and tag it with #CUatTargetField and #100YearsofCUImpact. Purchase tickets by August 6 at gofevo.com/event/Minnesotacredit2

Woodbury Days – August 22–24

Catch us at Woodbury Days for three days of **food, fun, and family-friendly entertainment**. We'll be there all weekend—come say hi!

We can't wait to see you out and about this summer!





HOLIDAY HOURS

All Offices Closed:

Monday, September 1, 2025 –
Labor Day

Monday, October 13, 2025 –
Indigenous Peoples Day

Tuesday, November 11, 2025 –
Veterans Day

Thursday, November 27, 2025 –
Thanksgiving

OFFICE HOURS

Lobby

9:00 a.m. – 5:00 p.m. Mon – Fri

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

LOCATIONS

Eagan

3225 Denmark Avenue
Eagan, MN 55121

Hugo

14750 Victor Hugo Blvd N.
Hugo, MN 55038

Inver Grove Heights

7791 Amana Trail
Inver Grove Heights, MN 55077

North St Paul

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

Stillwater

2020 Washington Avenue
Stillwater, MN 55082

Woodbury

8499 Tamarack Road
Woodbury, MN 55125

Great Rates Just for YOU!

HIGH YIELD CHECKING

5.00% APY*

ON BALANCES UP TO \$20,000



To learn more about our High Yield Checking Account, visit idealcu.com/high-yield-checking

Rates as of July 22, 2025

*APY = Annual Percentage Yield. Rates subject to change at any time. Minimum \$50 deposit required to open account. Required monthly criteria to earn 5.00% APY includes: 1.) Have a minimum qualified \$1,500 direct deposit of salary, pension, Social Security or other regular income electronically deposited through the Automated Clearing House (ACH) network to this checking account by employer or an outside agency. 2.) Conduct a minimum of 20 debit card purchase transactions made in good faith, initiated and cleared within a given statement cycle (minimum \$3.00 per purchase). 3.) Be enrolled in eStatements. Rates subject to change at any time. Accounts closed within 6 months of opening incur a \$25.00 fee.



Insured by NCUA

