



idealcu.com

At Ideal Credit Union, we're committed to helping our members stay informed about the latest trends in fraud prevention and cybersecurity.

Cybersecurity Awareness: Tips to Protect Yourself

In today's digital age, safeguarding your financial and personal information is more important than ever. Cybercriminals are constantly developing sophisticated scams, which makes staying informed essential. By following a few best practices, you can reduce your risk of falling victim to fraud.

Create strong, unique passwords for each of your accounts using a mix of letters, numbers, and symbols. A password manager can help securely store and generate these passwords. Enabling multi-factor authentication (MFA) adds an extra layer of protection by requiring a password and a secondary verification method.

Phishing scams are one of the most common threats. These scams often appear as emails or messages from trusted organizations. Verify senders' identities before clicking on links or downloading attachments, and err on the side of caution if something seems suspicious.

Monitor your accounts regularly to catch unauthorized transactions early. Many financial institutions offer real-time alerts to help you stay on top of account activity. Additionally, avoid accessing sensitive information over public Wi-Fi. If you must, use a virtual private network (VPN) to encrypt your data.

Protecting older adults from financial abuse is crucial. Educate them about common scams and set up safeguards, such as account alerts or assigning a trusted contact for financial decisions. Awareness and prevention can help keep them safe.

Finally, **secure your devices** by keeping them updated with the latest software and security patches. Antivirus software and firewalls provide an extra layer of defense against cyber threats.

To watch our Cybersecurity Webinar recordings for more tips, visit idealcu.com/webinars

Contents

President's Corner	2
Renofi for Home Renovations	3
Ideal Management Awards	3
Call for Board Nominations	4
IDA	4
Business Spotlight: Junk360	5
Debit Rewards	5

Take Control of Your Account Security

- ★ Keep Your Contact Information Updated
- ★ Enroll In Ideal Digital Banking
- ★ Enable Debit Alerts
- ★ Enable Visa Credit Card Alerts
- ★ Enable Fingerprint or Facial Recognition for Your Ideal Mobile Banking App
- ★ Enroll in E-Statements

For more information and advice, visit our Cybersecurity Education Center at idealcu.com/cyber-security



Brian Sherrick, President

Reflecting on All We Accomplished This Year and Looking Forward to 2025

Dear Members,

My warmest holiday greetings to all our Ideal Credit Union members. Thank you for another year of membership with your credit union.

The New Year is a time of reflection and anticipation for many of us. At Ideal Credit Union, our mission has always been to empower you to **live your Ideal Life**—whatever you determine that to be. Whether you're planning for a life milestone such as retirement, or saving for future goals like buying a house or getting your first car, we are here to help you accomplish your goals.

Exciting Changes

After more than 30 years of dedicated service, Ideal's Chief Financial Officer, Dennis Bauer, has retired. Dennis was instrumental in strengthening our financial foundation and building an industry leading finance team. We extend our deepest gratitude for his contributions and wish him all the best in his next chapter. We are pleased to share that Amara Mackey, has been promoted to Chief Financial Officer. During her more than 16 years with Ideal Credit Union, Amara has shown exceptional finance team leadership, most recently as senior vice president of finance. Amara has an unwavering

Ideal Transition to Visa

Ideal Credit Union has transitioned to Visa debit cards. Members started receiving new cards in August and September to replace Mastercard. The Ideal staff is eager to assist with any questions you may have it's our goal to make this transition seamless for you. The Ideal Visa Debit Card offers unparalleled convenience and accessibility, allowing members to make purchases without the need for cash.

Your new Visa debit card can be managed, and transactions tracked via Ideal Digital Banking or the Ideal Mobile Banking App, ensuring easy access and account control. Security is a top priority with the Ideal Visa Debit Card, featuring advanced EMV Chip Technology and robust fraud protection measures.

i-Dill Pickleball Tournament

A big congratulations to our Ideal Credit Union Community Foundation for a successful iDill Pickleball Open. The inaugural charitable pickleball tournament was a great event raising \$35,000 for the Twin Cities community through supporting local initiatives.

Thanks again for your membership and support for Ideal Credit Union. Here's to a prosperous, safe, and fulfilling year ahead.

Do You Have a High-Yield Checking Account?

It's like a checking and savings account rolled into one!

Earn **5.00%** APY*

on balances up to \$20,000



Insured by NCUA

*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.

PRODUCT SPOTLIGHT

RenoFi: Convenient Solutions for Your Home Renovations

Ideal Credit Union is excited to partner with RenoFi to offer members more options for financing their home renovation projects.

A traditional home equity loan or home equity line of credit (HELOC) allows you to borrow against the current value of your home, whereas RenoFi Loans allow you to borrow against the after-renovation value, or future value of your home.

RenoFi has helped thousands of homeowners across the United States

- ★ **Borrow More:** RenoFi matches homeowners to the best financing product for their project.
 - ★ **Longest Terms, Lowest Rates:** Terms up to 20 years. Rates are based on the After Renovation Value.
 - ★ **No Refinancing Required:** Have a great rate locked in your first mortgage? No problem!
 - ★ **Cash Up Front:** Once approved, homeowners receive 100% of cash up front. No draws, no inspections.
- Find out how much you can borrow and get started today!**



Visit idealcu.com/renofi to get started today!

renofi

 EQUAL HOUSING OPPORTUNITY

Management at Ideal Credit Union Recognized for Their Outstanding Achievements

Ideal Credit Union proudly celebrates two exceptional leaders, Brian Sherrick and Amara Mackey, for their recent industry accolades that highlight their dedication and impact.

Brian Sherrick – Luminary Award Winner

Brian Sherrick has been honored with the CU Times Luminary Award for his visionary leadership and transformative initiatives throughout his 40-year career at Ideal Credit Union. His achievements include launching the Business Lending area, enhancing Mortgage Lending and Servicing, and introducing innovative tools like online loan applications. Sherrick's leadership has set the standard for excellence in the credit union industry.

Amara Mackey – Top Women in Finance

Amara Mackey, Ideal's Chief Financial Officer, was named one of the "Top Women in Finance" by *Finance & Commerce* for her impressive career trajectory and significant contributions. This prestigious award celebrates women in Minnesota's financial sector who have demonstrated outstanding professional achievements, community involvement, and dedication to their industry. Starting as a high school intern at Ideal, Mackey has advanced through numerous roles, culminating in her leadership of major projects like upgrading the credit union's core processing platform. Beyond her professional duties, she actively serves on Ideal's foundation board and supports community initiatives.



Brian Sherrick and Amara Mackey

Ideal Credit Union is proud of Brian and Amara for their accomplishments and dedication to the organization's success.

SERVICE QUALITY

Call for Board Nominations

Ideal Credit Union is member-owned and governed by a volunteer Board of Directors. We seek members like you, who are passionate about the credit union industry and want to be a part of Ideal CU's ongoing growth and commitment to member service.

Volunteering for the Board of Directors allows the opportunity to influence Credit Union decisions and helps to further skills and professional development. We are currently accepting nominations, to be eligible you must meet the following criteria:

- Own at least one full paid share.
- Be at least 18 years of age.
- Have not caused a previous loss to the credit union.
- Are bondable.
- Do not have a past criminal history causing doubt as to the safety or security of the credit union, its employees or assets. A background check will be conducted.

f) Cannot be a current employee of Ideal Credit Union or be a relative of a current: Employee, Director, Associate Director or Supervisory Committee member. A relative is any person who is related by blood or marriage or whose relationship is similar to that of persons related by blood or marriage.

g) Cannot be a Chief Executive Officer, President, Manager, Treasurer/Manager or Director of another federal or state-chartered bank or credit union.

Members who meet these criteria and wish to run for election to the board must submit their name in writing **received by February 1, 2025.**

Please submit your nominations electronically via email to: administration@idealcu.com. Nominations are not allowed from the floor at the Annual Meeting.

Include a brief biography, 150 words or less, and a photo with your letter of nomination.

Watch for complete details on the 2025 Annual Meeting in our spring newsletter.

Introducing Voice ID: The Future of Secure Banking

Ideal CU is proud to introduce Voice ID—an innovative feature integrated with IDA, our Digital Assistant. Designed with your security as the top priority, Voice ID offers a cutting-edge way to access your account while keeping your information safe.

What is Voice ID?

Voice ID uses biometric technology to create a unique voiceprint for every user, ensuring that only you can access your account. This secure method eliminates the need for passwords or PINs and offers a fast, reliable authentication experience. Setting up Voice ID is quick, and it's as simple as speaking a passphrase.

Why Voice ID is the Secure Choice

- ★ **Advanced Security:** Your voiceprint is one-of-a-kind. Voice ID employs the latest encryption technologies to safeguard your data.
- ★ **Fraud Prevention:** By using biometrics, Voice ID minimizes risks associated with stolen passwords or compromised accounts.
- ★ **24/7 Protection:** Whether day or night, your account is protected whenever you need access.
- ★ **Peace of Mind:** Your voiceprint is securely stored and cannot be used outside of our system.

Flexibility and Choice

At Ideal CU, we understand that preferences vary. While Voice ID is a secure and convenient option, it is entirely optional. Members can choose to opt out and continue using traditional authentication methods if they prefer.

What You Can Do with Voice ID

Once authenticated, IDA can assist with:

- ★ Checking balances and viewing transaction history.
- ★ Transferring funds between accounts.
- ★ Providing information on rates, services, and locations.

Experience the Future of Secure Banking

Voice ID represents the next step in secure and convenient financial services. With its advanced technology and ease of use, this feature ensures that your banking experience is not only efficient but also protected. Activate Voice ID today and take control of your account with confidence.



BUSINESS SPOTLIGHT

Junk360 with Owner Andre Oker

Tell us about Junk360.

Junk360 is a veteran founded locally owned and operated twin cities company that specializes in residential and commercial junk removal. The business was started in 2014 by an army vet, we purchased the company in 2017 and have been running since.

What Differentiates you from your competitors?

The biggest things that differentiates us from our competitors is our Veteran roots and that we are locally owned. We strive to provide the best customer service in the industry from the moment customers call us to the end of their services.

Why did you choose Ideal Credit Union?

We chose Ideal credit union for our business needs because of the different loan options and terms available. Ideal credit union is fantastic. They have all of the necessary services for small business owners. Their customer care is phenomenal, they listen to what your needs are and provide the best solutions. Hands down the best financial institution to work with.



junk-360.com
(651) 395-8659

Learn more!

To discuss your business needs, contact [Josh Anderson](mailto:janderson@idealcu.com), Senior Business Relationship Specialist, at 651-773-2763 or by email at janderson@idealcu.com. For more information about our business solutions, visit idealcu.com/business-banking.



Earn Rewards with Every Purchase: Ideal Debit Rewards Program

At Ideal Credit Union, we believe in rewarding you for your loyalty. Sign up for the Ideal My Rewards® Gold or Platinum Debit Card to enjoy all the exclusive benefits of the Ideal Debit Rewards Program. Consider it our "Thank You" for being a valued member of Ideal Credit Union.

How Does It Work?

It's simple! We'll give you points for simply using your My Rewards® Gold or Platinum Debit Card to purchase merchandise or services. Then, redeem your points and receive great rewards.

Exclusive Benefits

In addition to earning points, your My Rewards® Gold or Platinum Debit Card gives you access to special perks** such as:

- ★ \$100,000 Travel Accident Insurance
- ★ Prescription Savings At 60,000+ Participating Pharmacies
- ★ Local Discounts And Coupons On Dining, Shopping And More**
- ★ Cash Back When Shopping Online**
- ★ Hotel And Car Rental Discounts**
- ★ Bonus Points For Online Purchases**
- ★ Extended Warranty On Eligible Purchases
- ★ Emergency Roadside Assistance***
- ★ Expedited Card Replacement
- ★ VIP Member Service
- ★ And More!

Two Easy Ways To Sign Up

Online at: card.idealcredirewards.com

By Phone: 855-341-7668



Reward yourself With a 90-Day Free Trial.*
Sign up today with promo code IDEAL90FREE to receive a free 90-day trial!

Monthly Cost Per Card

My Rewards® Gold Debit Card: \$9.95

My Rewards® Platinum Debit Card: \$14.95

Refer a Friend, Earn Rewards

Invite friends and family to open a checking account with Ideal Credit Union, and you both receive a \$25 gift card or other rewards. It's our way of saying thanks for spreading the word! Start earning rewards today with your Ideal Debit Card. It's one more way we help you live the ideal life!

*Offer may expire. Fee applicable following advertised promotional period. Please visit idealcredirewards.com/rewardsprogramterms for card program terms and conditions.

**Cash Back and Bonus Point amounts and Program discounts and Coupon Values vary in the sole discretion of the applicable participating retailer or service provider

***Up to \$100 per event.



HOLIDAY HOURS/CLOSURE

All Offices Closed:

- Tuesday, December 24, 2024 – Christmas Eve (Offices close at 1:00pm)
- Wednesday, December 25, 2024 – Christmas Day
- Monday, January 1, 2025 – New Years Day
- Monday, January 20, 2025 – Martin Luther King Jr. Day
- Monday, February 17, 2025 – President's Day
- Monday, May 26, 2025 – Memorial Day
- Thursday, June 19, 2025 – Juneteenth

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

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



Let Us Help

As your life changes, so do your financial needs. Feel confident every step of the way with Ideal Wealth Advisors. Visit idealcu.com/wealth-advisors to get started.



Schedule your no obligation consultation by calling 651-773-2876

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Ideal Credit Union and Ideal Wealth Advisors are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Ideal Wealth Advisors, and may also be employees of Ideal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Ideal Credit Union or Ideal Wealth Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
--	-----------------------------	--	----------------

Ideal Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

