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Unlock The Power Of Your Home's Equity Today By Taking Advantage Of Ideal's Limited Time 3.99% APR* HELOC Special!

Your home is more than just a place to live—it's a valuable financial resource that can help you achieve your goals. With an **Ideal Home Equity Line of Credit (HELOC)**, you can tap into your home's equity and use the funds for whatever you need, whether it's renovating your kitchen, consolidating debt, paying for tuition, or covering unexpected expenses. The flexibility of a HELOC allows you to borrow what you need, when you need it, giving you **peace of mind and financial control**.

One of the biggest advantages of an Ideal HELOC is the **easy access to funds**. With **Ideal Digital Banking**, you can transfer money from your credit line to your checking or savings account anytime, 24/7. That means when a great opportunity or an urgent need arises, you'll have quick and convenient access to the money you need—without delays. Plus, with a **competitive variable rate**, you can keep your borrowing costs manageable while enjoying the freedom to use your funds on your own terms.

Ideal CU's HELOC also offers generous borrowing power, allowing you to access up to **90% of your home's value**, with a maximum loan amount of \$450,000*. The 10-year draw period and up to 15-year repayment period provide **long-term flexibility**, so you can borrow responsibly while planning for the future.

This **special offer is only available for a limited time**, with applications accepted now through **April 30, 2025**. Don't miss this opportunity to make the most of your home's equity. **Applying is simple**—get started online by visiting idealcu.com/home-equity-special or schedule an appointment with an Ideal CU team member today!



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*New Home Equity Line of Credit: 3.99% APR for the First 12 Months. APR = Annual Percentage Rate. Intro rate shown of 3.99% 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 3.99% APR, monthly payments would be \$100, 1% of the outstanding balance. After the introductory period, the minimum floor APR will be 4.00% and maximum APR will be 12%. Current APR ranges from 7.75% - 10.50%, based on the Wall Street Prime Rate which is currently 7.75%. An increase in the Index will result in an increase in the periodic rate. Offer valid for applications submitted and approved January 6 through April 30, 2025. Loan must close on or before May 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 80%); 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.

Learn More





Brian Sherrick, President

Dear Members,

99 Years Ago: A Look Back at 1926

Nestled in the heart of downtown, the St. Paul Postal Employees Credit Union was established in 1926. The name was changed to Ideal Credit Union in 2014 – but the purpose of our credit union remained the same: dedication to helping our members achieve their financial goals. Over the decades, Ideal Credit Union has expanded its services beyond traditional banking, offering a range of financial products such as checking and savings accounts, consumer loans, mortgages, credit cards, and investment services. In addition to digital innovations like Zelle, self serve debit and credit card controls in digital banking, mobile check deposit, and AI powered services on the phone and in chat.

As Ideal Credit Union approaches our centennial in 2026, we continue to uphold our commitment to providing personalized financial services and maintaining a strong community presence. Ideal's longevity and success can be attributed to our ability to adapt while honoring our rich legacy of service to our members. One definition of ideal that I have seen is "perfect, best possible". We are Ideal because you, our members, are Ideal!

Celebrating Our Legacy, Innovating for the Future: 99 Years of Member-Focused

Ideal Credit Union 99th Annual Meeting

Please join us for the **Ideal Credit Union 99th Annual Meeting on April 24th, 2025**, at 5:00 PM, held virtually for your convenience. The annual meeting is your opportunity to engage in the governance of your credit union, learn more about Ideal's financial performance, and vote in board member elections.

Ideal Industry Leadership

America's Credit Union recently appointed Ideal Credit Union Board Chair Peter Olsen to its National Volunteer Leadership Committee. Peter and eleven other credit union leaders will serve as a strategic resource to strengthen volunteer-focused education initiatives across the country. We congratulate Peter on this opportunity to serve the national credit union movement.

Ideal Awarded for Excellence

I'm pleased to share Ideal Credit Union begins 2025 with new honors from the credit union industry and media. These recognitions reflect our commitment to our mission and the impact we're making on our members, community, and the credit union movement.

- Minnesota Credit Union Network Award for Marketing Excellence – Congratulations to the Ideal Credit Union marketing team for their award-winning campaign introducing and integrating IDA (Ideal's Digital Assistant) to our members.
- 2025 Great Minnesota Workplaces by Twin Cities Business Magazine – We're honored to be recognized for fostering a workplace culture that makes Ideal a great place to work and be a member. Congratulations to the entire Ideal team!

Thank you for being an Ideal Credit Union member. I look forward to sharing our 2024 update with you during the annual meeting. All attendees are entered to win cash/gift card prizes—we hope you'll join us!

Ideal CU And Renofi Provide Members An Option To Get The Most Money And Lowest Payment For Their Home Renovations

No draws. No inspections!

Once approved, homeowners receive 100% of cash up front.

- Choose between HELOC and Fixed Rate Home Equity Loan Options
- Borrow up to 90% of the after renovation value
- Terms up to 25 years*
- Keep existing mortgage without refinancing
- No repayment penalty

Visit idealcu.com/renofi to learn more!



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RenoFi Design is a design service offered by RenoFi. RenoFi is a financial technology company that works with lending partners to offer financing options for home renovation projects. RenoFi is a broker; loans underwritten and funded by third party lenders. Not all borrowers or property types qualify. Terms apply. RenoFi operates as Renovation Technologies Holdings Inc. in California (NMLS # 2412747), Renovation Technologies LLC in Nebraska, and RenoFi LLC in New Mexico.

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.

Watch the spotlight on Junk360 by visiting idealcu.com/business-member-spotlight.

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.



junk-360.com

(651) 395-8659



Junk360 Owners Andre & Dominique Oker

Learn more
about Junk360



Meet IDA: Smarter, Faster, and More Secure with Voice ID

At Ideal Credit Union, we're always working to make banking easier and more secure for our members. That's why we're excited to highlight **IDA**, our **24/7 virtual assistant**, and her latest enhancement—**Voice Biometrics Authentication (Voice ID)**.

With Voice ID, members can authenticate their identity simply by speaking, **adding an extra layer of security** while making self-service banking faster and more seamless—especially during evenings and weekends when branches are closed. This advanced technology recognizes your unique voiceprint, reducing the need for lengthy security questions and ensuring a smooth, secure experience every time you call.

Enrolling in Voice ID is simple: Call us at (651) 770-7000, complete the standard verification process, and at the end of your call IDA will ask if you'd like to enroll. If you choose to enroll, you'll receive a secure consent form via email to sign while on the call. If needed, you can always speak with a member of our Contact Center for help.

Important: Be sure to call from the phone number linked to your account.

Members are loving IDA!

Since launching IDA, we've received great feedback from members who appreciate the convenience and efficiency she provides. Here's what some have shared:

- ★ "Quickly and efficiently directed me to the correct place to find the answer to my question. Thank you."
- ★ "Thanks for teaching an old dog a new trick."
- ★ "It was 10/10 service—great!"



From inquiring on CD rates and branch hours to setting up Zelle and managing travel notices, IDA helps members get the information they need—**anytime, anywhere**. If you haven't tried IDA yet, give her a call and experience the future of self-service banking! Learn more about Voice ID by visiting idealcu.com/voice-id.

Attend Our Virtual Annual Meeting on April 24th, 2025

The Ideal Credit Union Annual Meeting is scheduled in a virtual, webinar-only format on Thursday, April 24, 2025 at 5:00 PM. All webinar attendees will receive a \$10 incentive. Registered members will be eligible to win \$2,500 in Door Prizes, including two \$500 Grand Prizes.

To attend our virtual annual meeting, simply register online beginning April 1st 2025 through April 23rd 2025. You will then receive an email on the day of the event with instructions and a link to attend.

A secure registration form will be available online at idealcu.com/annual-meeting beginning April 1st 2025. Webinar instructions will be sent via email once the registration period has ended. Internet access via computer will be needed to participate remotely. The webinar will be in listen-only mode and all lines will be muted.

RSVP here!



The Business Meeting will start promptly at 5:00 p.m. Members with at least \$1.00 in a Share Savings account are eligible for the drawing.

Additional joint account holders do not qualify for the drawing but are eligible for the \$10 incentive for attending.

Door Prizes

A total of \$2,500 in cash will be awarded in the following amounts:

- Two (2) - \$500 Grand Prizes
- Fifteen (15) - \$100 Prizes

Winners will be selected at random and contacted by Ideal CU's Marketing Department

Board of Directors

All nominations for the Board of Directors were to have been received by February 1st, 2025. The Nominating Committee reviewed all letters of intent and selected the following three candidates to fill the available three-year terms: Peter Olsen, Danielle DuChemin, and Chris Volkers.

Because there were three open seats and three applications, there will be no board elections at this year's Annual Meeting.

ANNUAL MEETING

IDEAL COMMUNITY

Giving Back on CU Forward Day: Ideal CU Employees Volunteer at Valley Outreach

On October 10, 2024, Ideal Credit Union employees joined credit unions across Minnesota in CU Forward Day, a statewide initiative dedicated to spreading kindness and community service. CU Forward Day, organized by the Minnesota Credit Union Network (MNCUN), brings together credit unions and partners to give back to local communities. This year, 58 credit unions and partners participated, making a significant impact throughout the state.

As part of this initiative, 13 Ideal CU employees volunteered at Valley Outreach in Stillwater, a nonprofit that helps individuals and families by providing essential resources such as food, clothing, and personalized support. Our team worked in the warehouse, the StyleXchange clothing store, and the grocery area, ensuring that community members had access to vital goods and services.



Making a Difference

Our volunteers helped provide:

- ★ **3,920 pounds of food** to local families, each cart averaging 80 lbs.
- ★ **70 households** with food shelf services.
- ★ **1,350 items of clothing** to individuals in need.
- ★ **75 households** with access to clothing and other essentials.

Our partnership with Valley Outreach reflects Ideal CU's commitment to supporting our community. Through CU Forward Day, we are proud to continue the credit union philosophy of 'people helping people' in a tangible and meaningful way.

We'd like to extend our gratitude to Valley Outreach for the important work they do in the St. Croix Valley and Stillwater communities. If you'd like to learn more about their mission or find ways to get involved, visit their website at valleyoutreachmn.org.

Ideal Credit Union is proud to participate in CU Forward Day, and we look forward to continuing our tradition of service and support for our local communities in the years to come!



PRODUCT UPDATES

Scan here to apply



Finance Your Next Adventure with Ideal CU

Dreaming of warm spring days on the water or a road trip in a new car? Whether you're looking to purchase a **boat, jet ski, or a reliable vehicle** for daily commutes and weekend getaways, Ideal Credit Union has the financing options to help you get there.

Why finance with Ideal CU?

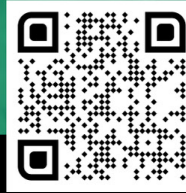
- ★ **Low rates and flexible repayment terms** to fit your budget
- ★ **Fast, local approvals** for a smooth financing experience.
- ★ **Pre-approval options** to give you confidence when shopping
- ★ **Refinancing opportunities** to help lower your current loan payments.

Whether you're setting sail on the open water, hitting the road for your next adventure, or upgrading your current vehicle, Ideal CU is here to help you get there. Visit a branch or apply online today and get ready to cruise into savings! Learn more by visiting: idealcu.com/auto and idealcu.com/boatloan



Buy your next car from Enterprise.

Scan here for Terms and Conditions



Enterprise car sales



Enterprise Rate Buy Down Special April 10, 2025 — April 19, 2025

UPCOMING EVENTS

Meet Our Mortgage Team at the Apple Valley Home & Garden Expo - Let's Talk Home Financing!

Ideal Credit Union's Mortgage Team is excited to be part of the **Apple Valley Home & Garden Expo on Saturday, April 12th, from 9 AM to 3 PM** at Eastview High School! As the largest home show south of the river, this popular community event features more than 120 home and garden businesses, free admission, family-friendly activities, and delicious grilled food from the local Boy Scouts troop. Whether you're a homeowner, prospective buyer, or simply looking for inspiration, this is a great opportunity to explore local resources for your next home project.

Stop by our booth to meet our mortgage experts and learn how we can help bring your homeownership dreams to life. We'll be highlighting mortgage solutions tailored for **home renovations and garden-related home improvement projects**, perfect for those looking to refresh their living space. Whether you're planning a kitchen remodel, a backyard upgrade, or considering a new home, our team is here to provide insights and guidance on financing options that work for you.

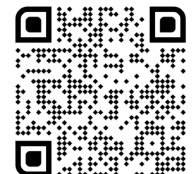
Be sure to take part in our "Guess the Home Value" game for a chance to **win fun prizes**, and don't forget to grab some **Ideal CU giveaways!**

We're looking forward to connecting with members of the community, answering your mortgage questions, and helping you navigate your home financing options. Mark your calendar and join us for a day filled with valuable resources, expert advice, and exciting activities.

We can't wait to see you at the Apple Valley Home & Garden Expo!



Learn more about Ideal's home loans and refinancing at idealcu.com/mortgage





HOLIDAY HOURS

All Offices Closed:

Monday, May 26, 2025 – Memorial Day

Wednesday, June 19, 2025 – Juneteenth

Thursday, July 4, 2025 – Independence Day

Monday, September 1, 2025 – Labor Day

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!

13 MONTH CERTIFICATE

4.40% APY*

To learn more about our Certificate Specials, visit idealcu.com/certificate-special

Rates as of March 17, 2025

*APY = Annual Percentage Yield. The Annual Percentage Yield assumes interest remains on deposit until maturity. Rates subject to change at any time. Open with a minimum of \$500 from sources outside of Ideal. If combining with existing funds deposited at Ideal, a minimum of \$10,000 in additional new money is required. Interest begins to accrue on the business day you deposit any non-cash item (for example, checks). Interest is compounded and credited on a monthly basis. Certificate Special is available as a traditional or IRA CD. Penalty for early withdrawal - CDs with maturity dates greater than 12 months will be assessed the lesser of 180 days interest or interest earned/CD with maturity dates 12 months or less will be assessed the lesser of 90 days interest or interest earned. Fees may reduce earnings.



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