



idealcu.com

Check out our Award-Winning Cyber Security Resource Center to stay up-to-date with the latest cyber security news, tips and notifications.

## Ideal CU Wins Marketing Award for Cyber Security Education Program

Ideal CU is the proud recipient of a 2021 Minnesota Credit Union Network Community Impact and Outreach Marketing Award for our Cyber Security and Fraud Community Education program. Ideal's Cyber Security Center was introduced online in March 2021 to bring members the resources and information they need to help protect themselves from potential scams or fraud.

Ideal has partnered with Jim Stickley from Stickley on Security to offer members webinars and events focused on teaching cyber security best practices and provide advice to help avoid fraud. Ideal also offers a newsfeed powered by Stickley on Security, which provides members with the most recent updates in information security. The feed is updated daily and includes hundreds

of articles ranging from Identity Theft to Mobile Security. Members can also register for a weekly Cyber Security Email Newsletter which delivers the most recent cyber security

articles directly to readers' inboxes. The goal of our program is to provide education and resources to our members to help them keep their information safe online.

Stickley on Security was founded in 2007 by Jim Stickley. He is a businessman and investor often referred to as a bank robber for his 25 years' experience exposing security vulnerabilities for financial institutions, Fortune 100 corporations, healthcare facilities, legal firms, and insurance companies. He has been featured in numerous magazines and newspapers including Time Magazine, Business Week, and New York Times. He has also been showcased on numerous television shows including NBC's "Nightly News", CNN's "NewsNight", CNBC's "The Big Idea", and is a frequent guest on NBC's "Today Show."

Visit our Cyber Security Education Center at [idealcu.com/cyber-security](https://idealcu.com/cyber-security). Here, you can find the latest updates from Stickley on Security. Also, be sure to sign up for the weekly Cyber Security eNewsletter. We encourage all of our members and the community to use our valuable resources to help safeguard against fraud.



Jim Stickley

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Brian Sherrick, President

## Spring Has Sprung! Fresh Rewards at Ideal CU: Now Earn Cash Back on Purchases Made With Your Ideal Visa Rewards Card

All around us there are hopeful signs that spring is in the air in Minnesota.

As temperatures get a little warmer, I'm able to linger a little longer on my walks with the dogs. Neighbors are back outside. There is a great energy to this time of year, it's full of renewal, growth and possibilities.

### New Reward: Cash Back!

At Ideal Credit Union, we're committed to providing new ways to enhance and grow your membership experience. Recently, you've asked for opportunities to earn cash back. We've heard those requests and we're excited to share with you that Ideal Credit Union Visa credit card rewards include cash back.

Every time you fill up the gas tank or make an everyday purchase with your Ideal Blue Rewards Visa or Business Rewards Platinum Visa, you earn reward points. Now, you can redeem those points for cash back, a newly expanded gift card selection or you can donate to the Ideal Credit Union Foundation.

Learn more about earning cash back on your purchases by visiting [idealcu.com/loans-and-credit/credit-cards](https://idealcu.com/loans-and-credit/credit-cards).

### Minnesota Brain Tumor 5K

Ideal Credit Union is pleased to be a VIP sponsor of the Minnesota 5K Brain Tumor Walk on Saturday, May 14th. The walk benefits the Musella Foundation for Brain Tumor Research, a charity whose mission is to find a cure for brain tumors as well as support victims, survivors and their families. Please consider joining us as a participant or supporter of this year's virtual walk.

### Annual Meeting

Please plan to register and attend Ideal Credit Union's Annual Meeting on April 28th. Ideal Credit Union continues to focus on steady, sustained growth and serving our members. We accomplished a great deal in 2021, and I'm proud of our team's ability to continue to help our members during the pandemic. At the meeting, I'll share an update on our performance and you'll hear from our board.

### Coming Soon: Zelle®

Finally, Ideal is proud to offer our members Zelle® to assist them with person to person payments. Watch for more info coming soon!

# USE & WIN \$1,000

Every debit purchase earns you a chance to win in our monthly drawings

Available for all consumer debit cards - Find out how **you could be our next monthly winner** online at [idealcu.com/use-and-win](https://idealcu.com/use-and-win)



# COMMUNITY SPOTLIGHT

## Ideal is a Proud Sponsor of the Minnesota Brain Tumor 5K

Ideal CU is a proud VIP Sponsor of the Minnesota Brain Tumor 5K, taking place virtually this year on Saturday, May 14. The MN Brain Tumor 5K is an annual run or walk event in support of brain tumor research and awareness.

What sets this event apart from others like it is that 100% of donations and sponsorship dollars go directly to the Musella Foundation for Brain Tumor Research and Information, Inc., a 501(c)3 non-profit public charity whose mission is to find a cure for brain tumors. It also serves as a resource for victims and their families both financially and emotionally through:

- Providing grants for brain tumor research
- Helping patients find and participate in clinical trials
- Distributing educational materials
- Raising awareness and advocacy for research & more

The MN Brain Tumor 5k event has raised more than \$860,000 over the past 12 years, with all of these funds being donated to

the Musella Foundation for Brain Tumor Research & Information.

Brain cancer has personally impacted the families of several employees at Ideal CU. These employee's passion and dedication to help find a cure led to Ideal's involvement with this non-profit. Ideal has participated as a corporate sponsor of the event for the past 12 years and we look forward to continuing to help raise money and awareness in support of brain tumor research and treatments.

For more information and to register to participate in this year's event, visit [mnbraintumor5k.com](http://mnbraintumor5k.com).



## ANNUAL MEETING

## Attend Our Virtual Annual Meeting on April 28th, 2022

The Ideal Credit Union Annual Meeting is scheduled in a virtual, webinar-only format on Thursday, April 28, 2022. All webinar attendees will receive a \$10 incentive, and 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 in advance and we will send you the log-in information.**

A secure registration form will be available online at [idealcu.com/annual-meeting](http://idealcu.com/annual-meeting) from April 1 to April 22, 2022. 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.

The Business Meeting will start promptly at 6:00 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.

Winners will be selected at random ahead of time, based on registrations received by the April 22 cut-off date.

### Incentive

A \$10 incentive will be paid to all attendees via direct deposit to your Ideal CU savings account within 2-3 business days following the meeting.

### Door Prizes

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

- 2 - \$500 Grand Prizes
- 15 - \$100 Prizes

**Winners will be announced at the end of the webinar and will be contacted by Ideal's Marketing Department to claim their prize.**

### Board of Directors

All nominations for the Board of Directors were to have been received by February 1, 2022. The Nominating Committee reviewed all letters of intent and selected the following three candidates to fill the available three-year terms: Peter S. Olsen, Mary Westberg and Christina Volkens.

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

# Ideal Credit Union Has Paid Out Over \$5.13 Million in Earnings to Our VIP+ Members Over the Past 9 Years

Once again this year, our credit union offered the exclusive VIP+ Program that paid members dividend rewards in January 2022.

The dividend payout amounts were based on a member's deposit and loan accounts throughout the 2021 calendar year. The dividend was deposited directly into VIP+ members' savings account. Many long time Ideal Credit Union members benefit from the program including Shannon B. and her family from Woodbury, Minnesota. Shannon has been a member for over 39 years and wouldn't bank anywhere else.

**"I've received a VIP+ payout every year since the program began. I love that Ideal Credit Union appreciates me and the accounts I have with the credit union."**

– Shannon B.

The VIP+ Program is our unique way of thanking members for choosing Ideal CU. The program is reviewed thoroughly at each year end, to determine

the amount of the payout made to our VIP+ Members.

"The cash payout to members was our way to thank them for choosing Ideal as their primary financial institution," said Brain Sherrick, President and CEO of Ideal CU. "Our team worked hard to operate an efficient, well-managed organization, which is the reason we can offer this unique, discretionary membership benefit."

To learn more about our VIP+ Program, please visit [idealcu.com/vip](http://idealcu.com/vip).



Shannon B. and Family

SERVICE QUALITY

## Upcoming Live Webinars & On-Demand Recordings

Ideal CU's educational live and prerecorded webinars are full of opportunities for you to learn and achieve your goals. Available to members and non-members alike. Browse topics and register to attend at [idealcu.com/education](http://idealcu.com/education).

### Home Education Webinars

#### Home Selling in a Changing Market

Thursday, March 31, 2022

6:00 PM to 7:30 PM CDT via WebEx

#### Home Buying in a Changing Market

Saturday, April 2, 2022

10:00 AM to 11:30 AM CDT via WebEx

#### First Time Home Buyers

Thursday, June 23, 2022

6:00 PM to 7:30 PM CDT via WebEx

#### Home Buying Series

On-Demand: Available to watch now!

- Credit Breakdown
- Cost of Buying
- Introduction to HomeAdvantage®

#### Cyber Security

On-Demand: Available to watch now!

- Cyber Security: The Evolving Security Landscape
- Personal Security
- Protecting Your Business



#### Medicare Planning with Kirk Possehl

Thursday, March 31, 2022

6:00 PM to 7:30 PM CDT via WebEx

#### Social Security with Randy Kitzmiller

Wednesday, April 20, 2022

6:00 PM to 7:30 PM CDT via WebEx

#### Estate Planning with Jen Santini

Tuesday, April 26, 2022

6:00 PM to 7:30 PM CDT via WebEx



Craig Lundquist, Senior Wealth Advisor, and Kristin Becker, Senior Wealth Advisor Office Coordinator

FR-3954661.1-1221-0124

\*Wealth Advisors are registered representatives of CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/ dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America.

MEMBER EDUCATION

# SMALL CHANGE

**Ideal CU Has Partnered With TurboTax** to get your taxes done right, with a Maximum Refund Guarantee! Easily transfer last year's tax info and start for free - pay only when you file. TurboTax provides a comprehensive review before you file, so you can be confident nothing gets missed. Learn more online at [idealcu.com/lmcu](https://idealcu.com/lmcu).

**Ideal CU Has Partnered With Xfinity** to help you save up to \$150 when you sign up for new Xfinity residential services through the Love My Credit Union Rewards website. Learn more online at [idealcu.com/lmcu](https://idealcu.com/lmcu).

**Ideal CU Has Partnered With Carvana** to bring you a more Ideal vehicle shopping experience PLUS \$100 CASH for every purchase just for being a member! 61% of consumers feel like they're taken advantage of at car dealerships. Enjoy a new way to buy, test-own with a 7-Day Money Back Guarantee, next-day car delivery and over 25,000 available vehicles. Learn more online at [idealcu.com/lmcu](https://idealcu.com/lmcu).

**We Love Positive Reviews!** Had a great experience at Ideal? Let us know by leaving a comment on our social media pages or by reviewing us on Google or Yelp. Follow Ideal CU on Facebook, Instagram and Twitter to stay up to date on events, giveaways and announcements.

**Contributions To Casual for a Cause** You are invited to contribute to your credit union's "Casual for a Cause" fundraiser for local charities. 2022 donations will include:

- January - March: Meals on Wheels
- April - June: Homeless Relief Shelter
- July - September: Kids Backpacks for a Cause
- October - December: Diversity, Equity & Inclusion

**Help make a difference. Learn more online at [idealcu.com/foundation](https://idealcu.com/foundation).**

## Get Paid Sooner with Early Payday!

Get paid up to two days early when you set up direct deposit — the free service that automatically deposits your paycheck into your Ideal Checking Account.

Many financials have recently been advertising Early Payday, Ideal CU is proud to have offered this program to members since 2009. This service paired with your direct deposit provides you access to your paycheck up to two days before it is scheduled to be deposited into your checking account.

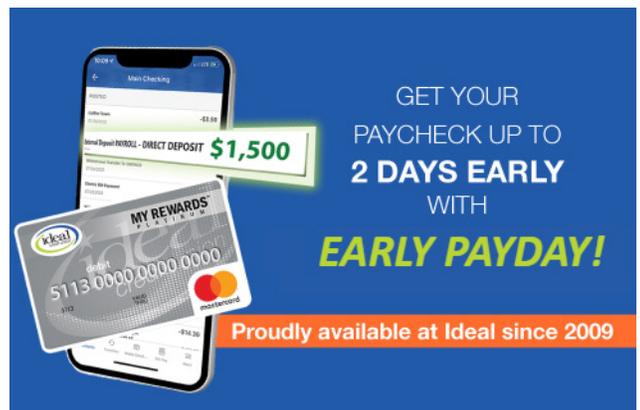
Early Payday with Ideal CU is a great benefit for those who enjoy the convenience of Direct Deposit, and want their funds as soon as possible. Whether it's your paycheck, Social Security or other income. Best of all, you can access your funds without ever stepping foot in a branch by simply using your Ideal Debit Card.

Setting up Direct Deposit is simple. You can download the form from our website and give to your employer's payroll department for processing. You'll be enjoying easy and early access to your hard earned paycheck in no time!

Visit [idealcu.com/direct-deposit](https://idealcu.com/direct-deposit) to learn more.

Combine your Ideal Checking with these other convenient services:

- 24/7 Access to Digital Banking
- Zelle®
- eStatements
- Free Bill Pay Service
- Mobile Deposit: On-the-go deposits using our Digital Banking App on your mobile device



*Early Payday is dependent upon when the payroll company and/or government sends the funds to Ideal CU and is not guaranteed.*



HOLIDAY HOURS

All Offices Closed:

Monday, May 30, 2022 – Memorial Day

Monday, June 20, 2022 – Juneteenth

Monday, July 4, 2022 – Independence Day

Monday, September 5, 2022 – Labor Day

Monday, October 10, 2022 – Columbus Day

Friday, November 11, 2022 – Veterans 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

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

**Put Your Plans Into Action!**

**HOME EQUITY LINE OF CREDIT SPECIAL**

**1.99% APR\*** | **SPECIAL INTRODUCTORY RATE FIRST 12 MONTHS**

APPLY THROUGH MAY 31, 2022

\*APR is Annual Percentage Rate. 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. After the introductory period, the minimum floor APR floor of 4.25% and max APR is 12%. APR calculation is subject to change monthly based on the Prime Rate as published in the Wall Street Journal. Some housing exceptions apply. Closing costs range from \$500 to \$2,000. Offer valid for applications submitted and approved February 14 through May 31, 2022. Loan must close on or before July 15, 2022 for introductory rate to apply. This is a limited-time offer and is subject to change at any time without notice.

