



Past winners from last year's virtual events!
Will you be one of our lucky winners this August?



www.idealcu.com

Join Us Virtually For Fun, Prizes And Community Giveback August 3-12!

Ideal Credit Union is celebrating YOU this August during our annual Member and Community Appreciation Events! The fun will once again be virtual this year, giving everyone a chance to attend online and on social media.

As always, you will have multiple chances to win BIG during each of the six branch celebrations. Cash prizes will include 12 \$500 grand prizes, 6 \$250 prizes, and 12 \$50 Bucky Bear youth prizes. For your chance to win, all you need to do is register one time by August 2, 2021 to be entered in all 6 drawings! Registrations will continue to be accepted through August 11, 2021 to be entered in any remaining drawings.

Winners will be announced at 2:00 p.m. online and on Facebook on the following dates for each featured Ideal branch.

- Tuesday, 8/3 – Hugo
- Wednesday, 8/4 – Inver Grove Heights
- Thursday, 8/5 – Eagan
- Tuesday, 8/10 – North St. Paul
- Wednesday, 8/11 – Woodbury
- Thursday, 8/12 – Stillwater

We'll also be shining a light on our local food shelves who make a difference every day for our neighbors in need.

The Ideal CU Community Foundation will make \$500 donations during the events to:

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

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Visit www.idealcu.com/virtualevents to register for your chance to win in our daily giveaways and watch a special welcome video with Jay Hall, SVP of Branch Operations!



Brian Sherrick, President

Members Can Now Enjoy Enhanced Digital Member Service Options Including Video Appointments and Live Chat

Your credit union strives to deliver on our promise of helping you “live your ideal life.” One word that may come to mind when thinking *ideal* is *convenient*.

That is why we’re excited to introduce our new digital member service options, providing you with a personalized experience no matter where you are or what device you’re using. Ideal staff are now able to speak to you face-to-face or over chat and are eager to connect with you through:

- Video Appointments
- Live Chat
- Live CoBrowsing

With a special focus on simplicity, we carefully selected technology partners that provide user friendly, built-in features and functionality. Unlike some other video chat or online assistance platforms, you will not be confronted by disruptive installation requests or have to download a new program to get started.

Video appointments will allow you to schedule a time for a credit union visit without the need to spend your lunch hour driving to a branch. Live chat and CoBrowsing enable staff to turn a potentially lengthy email or phone interaction into a quick, secure digital communication. You can even choose to let staff take the wheel to complete a certain task or online banking transaction quickly, while at the same time allowing you to watch and learn how to do it more easily in the future.

Although we are always delighted to see you in-person or chat on the phone, I encourage you to give any of these new digital member service options a try. This is just one more way we make day-to-day banking a little more, well, *ideal*.

Thank you for being a member,

USE & WIN \$1,000

Every debit card purchase. Another chance to win.

Available for all consumer debit cards - Find out how you could be our next monthly winner online at www.idealcu.com/use-and-win



BUSINESS SPOTLIGHT

Xpressmen Logistic Services and Owner Seth Jones

We hit the road with Seth Jones, owner of Xpressmen Logistic Services, to see what it takes to deliver everything from small packages to appliances and furniture on time, in great shape and with a smile.

Before heading out to make deliveries, we sat down with Seth to learn a little more about his business.

Tell us more about Xpressmen Logistic Services...

"Xpressmen Logistic Services specializes in delivering packages. We deliver in the Twin Cities Metro and surrounding areas as well as some locations in Wisconsin. We also take part in home staging. We work closely with realtors and stagers to deliver furniture and to stage homes. Once the home is sold, we take the furniture to a new property or take it back to storage."

When did you start your business?

"We started our business in 2005."

How many employees do you have?

"Eight employees and eight delivery vehicles."

What differentiates you from your competitors?

"We like to think we have a personal touch with every delivery. Our team is qualified in customer service and giving the best, most optimum service possible."



Seth Jones, business owner

Why did you choose Ideal Credit Union?

I chose Ideal Credit Union because of a personal relationship with Jay Hall (SVP of Branch Operations at Ideal CU). Ideal has been a life saver for my business during the pandemic. My payroll runs out of Ideal and my commercial trucks are financed with Ideal.

I love Ideal Credit union because of the personal relationship that mimics my business – the same customer service that I give my customers is the same customer service that I get from Ideal. I am a lifer at Ideal Credit Union."

Watch video > www.idealcu.com/business-spotlight

BRANCH UPDATES

Inver Grove Heights Branch Reopens July 28!



New Drive-thru

You asked – we answered!
Enjoy even more convenience with drive-thru service!

After much anticipation, Ideal Credit Union's Inver Grove Heights branch will reopen to the public on

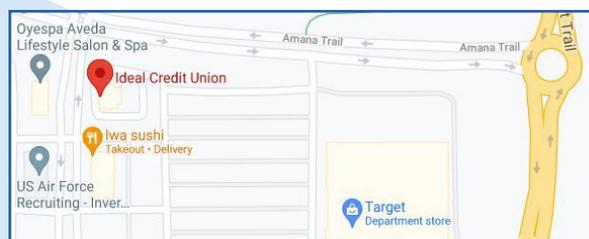
Wednesday, July 28! Similar to its sister-branch in Stillwater, a new drive-thru has been constructed to offer even more convenience to members living in and near the fast-growing community.

This is in addition to the 24/7 self-serve ATMs that can be used for withdrawals and deposits.

Celebrate with a cupcake treat and a chance to win cash prizes on Wednesday, August 4!

The Inver Grove Heights team is excited to welcome members back into the branch! As a thank you for your patience, you're invited to stop by on Wednesday, August 4, to enjoy a cupcake treat and check out the new drive-thru!

Wednesday also marks the branch's virtual appreciation event and special cash drawings!
Details on the front page of this newsletter



Ideal Credit Union is Honored To Be Recognized as 'Best Credit Union in East Metro' 5th Year in a Row

Ideal Credit Union has once again been named "Best Credit Union in the East Metro" by readers of the Stillwater Gazette newspaper. This is the fifth consecutive year Ideal has been awarded the honorable title since opening its Stillwater branch in December of 2016.

"Thank you to everyone who voted for Ideal to be named 'Best Credit Union in the East Metro' for the fifth year in a row." said Ideal CU President/CEO Brian Sherrick. "The credit union has proudly served the east metro for 98 years now and we are especially humbled by the warm welcome we have received from Stillwater residents. With our doors once again open, we are eager to invite the community to discover the 'ideal' difference in-person as we continue our mission to deliver affordable financial solutions to the surrounding area."

Ideal became the first credit union to operate in

Stillwater when we opened our new branch in December of 2016. Since then, Ideal has grown within the community and added convenience to the nearly 3,000 members living in the area.



We are excited to announce that the branch recently opened its doors to resume walk-in lobby teller service and member service by appointment.

The branch also debuted a new drive-thru built in the summer of 2020 amid the COVID-19 pandemic. The addition allowed Ideal to better serve members while maintaining social distancing practices.

The branch is located at the intersection of Highway 36 and Washington at 2020 Washington Avenue, next to Perkins.

SERVICE QUALITY

MEMBER EDUCATION

Upcoming Live Webinars and On-Demand Recordings

Ideal CU's educational live and pre-recorded webinars are available to members and non-members alike, and are full of opportunities for you to learn and achieve your goals.

Live Webinars

2021 Mid-Market Review

Two sessions available
Thursday, August 12
12:00 PM | 6:00 PM CDT

Home Buying

Thursday, August 19
6:00 PM to 7:30 PM CDT

Home Buying

Thursday, September 23
6:00 PM to 7:30 PM CDT

Home Selling

Saturday, September 25
10:00 AM to 11:30 AM CDT

Home Buying

Thursday, October 14
6:00 PM to 7:30 PM CDT



Home Selling

Saturday, October 16
10:00 AM to 11:30 AM CDT

Medicare

October | Date and time TBD

Estate Planning

November | Date and time TBD

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!

- Personal Security
- Protecting Your Business

Browse topics and register to attend online at www.idealcu.com/education.

SMALL CHANGE

Visit Ideal Credit Union at Woodbury Days August 20-22 in Ojibway Park. As a silver sponsor, Ideal CU will have a booth in the business fair and take part in the popular Woodbury Days Grande Parade. Be sure to stop by and say hello.

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 with next-day car delivery, 7-day test own period, and 20,000+ vehicles available. Learn more online at idealcu.com/lmcu.

Ideal CU Has Partnered With Tracfone to help you save up to \$360 per year on your wireless bill when you switch to no-contract wireless. Keep your phone, number and network for less. Learn more online at 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. 2021 donations will include:

- August – September: Local Veteran Outreach
- October – December: Salvation Army Coats for Kids

Help make a difference. Learn more online at www.idealcu.com/foundation.

RoundUp Puts Your Savings on the Up and Up

Ever try saving up for something special but never quite hit your goal? Or just want to save more in general but can't seem to stash the cash? Well, Ideal Credit Union's Debit Card RoundUp program is here to help! When you enroll your Ideal Debit MasterCard® into the RoundUp program, your transactions will begin to round up to the nearest dollar and deposit the difference directly into a special RoundUp Savings Account that will become available early August.

You can also increase the amount of each transfer by \$1 to \$2 to help grow your savings even faster.

To help illustrate the ease of saving through this program, take a look at the example below:

Purchases	Price	RoundUp!	+\$1
Coffee	\$1.79	\$0.21	+\$1
Gas	\$38.27	\$0.73	+\$1
Groceries	\$68.32	\$0.68	+\$1
Total RoundUp for the day		\$1.62	\$4.62

Now Multiply Your Savings Over Time...

Multiply the daily savings (plus additional \$1) in the example above by 30 days. Your daily purchases and prices will vary, but you'll likely notice a savings of around \$140! *It really adds up!*

Coming Soon! RoundUp Dollars Will Earn a High Yield With the RoundUp Savings Account Coming In Early August

We said the RoundUp Savings Account is special, and by that we mean it earns you MORE with a special high-rate Annual Percentage Yield (APY) of 2%. Watch for this exciting addition to the RoundUp program this August. Learn more at www.idealcu.com/roundup.

**Over \$36,700
saved in combined
balances so far!**

PRODUCT UPDATE



HOLIDAY HOURS

All Offices Closed:

- Monday, September 6, 2021 – Labor Day
- Monday, October 11, 2021 – Columbus Day
- Thursday, November 11, 2021 – Veterans Day
- Thursday, November 25, 2021 – Thanksgiving
- Friday, December 24, 2021 – Christmas Eve – All branches close at 1:00 p.m.
- Saturday, December 25, 2021 – Christmas Day
- Saturday, January 1, 2022 – New Year's 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

HOMEAdvantage®

Enjoy the benefits of Ideal CU's HomeAdvantage® program - an exclusive, FREE service that helps save you time and money during the home buying and selling process.

- **Cash Rewards.*** Over 150 Ideal CU families have earned an average of \$1,140 in Cash Rewards* when buying or selling.
- **Find the Right Agent.** Search through our network of top, local real estate professionals to find the right one for you.
- **Find the Perfect Home.** Search for the home of your dreams. Save your search and get email alerts when new properties are available.

Your Chance to Win a \$50 Amazon Gift Card!

Be enrolled in HomeAdvantage® to be eligible for a chance to win a \$50 Amazon gift card! Six monthly winners will be randomly selected July 15 through December 31, 2021.



Learn more and see official rules online at www.idealcu.com/homeadvantage

*Cash Rewards are awarded through the HomeAdvantage program 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. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.

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