



idealcu.com

Ideal CU Launches a New Website: Faster, Smarter and Built for You

We've completely redesigned our website to make your online experience **faster, smarter and more helpful**. From **streamlined navigation** to **fresh content and powerful tools**, everything is built with you in mind.

What You'll Love

- ★ A sleek, modern design that feels right on mobile, tablet or desktop
- ★ Faster performance and improved accessibility
- ★ Updated content and resources that keep you informed
- ★ Interactive tools to compare rates, find solutions and plan ahead

Our new site combines **modern design** with **powerful functionality** to help you find what you need quickly and confidently. Navigation is streamlined, pages load faster, and the responsive design adapts beautifully to any device. Plus, the site meets ADA accessibility standards, ensuring everyone can **explore with ease**.

Where to Find Key Features

- ★ **Log in to Digital Banking:** Look for the Log In button at the top right corner of every page
- ★ **Make a Loan Payment:** Click the "Make a Payment" link at the top right, directly above the Log In button. It's easy to spot and takes you right where you need to go
- ★ **Rates:** Select "Rates" from the green menu at the top to see current savings and loan information

Fresh, Dynamic Content

We've reimagined how information is presented. Updated landing pages, blogs and resource hubs make **answers easier to find**, while rates, locations and FAQs are **refreshed to keep you informed**. Cleaner layouts put your choices and financial goals front and center.

Helpful Tools at Your Fingertips

Managing your finances is **simpler than ever** with new interactive tools. Compare rates quickly, use solution finders to identify the right products and access calculators to plan for the future. Finding a branch, staying up to date with events or getting answers to your questions is now easier than before.

Behind the scenes, the new platform is **built for growth and security**, so expect more updates, more innovation and more helpful features in the future.

Start Exploring Today

Visit [IdealCU.com](https://www.idealcu.com) and experience a website built for **clarity, convenience and connection**. Enjoy **smarter navigation, fresh content and helpful tools**, all designed with you in mind.

Download our Digital Banking App



Contents

President's Corner	2
Use & Win Cash Giveaway	2
Business Services	3
New Blaine Branch	3
Board Nominations	4
HELOC Closing Cost Offer	4
Cybersecurity Partnership	5
Visa Signature Credit Card	5



Brian Sherrick, President & CEO

Celebrating 100 Years of Partnership and Progress

Dear Members,

As 2025 concludes, we pause to reflect on all we've accomplished together at Ideal Credit Union and look ahead with excitement to 2026, a year that will mark **100 years of serving members and communities**. It's a moment to celebrate our shared history and reaffirm our commitment to helping you achieve your financial goals for generations to come.

The Power of Trust and Partnership

I'll always remember my first savings account: walking into the branch with my father, feeling both the new responsibility and the excitement of working towards my goal.

Every deposit—large or small—felt like progress, partnership, and trust in my future. At Ideal, we understand the privilege of being a trusted partner alongside you for these moments. Over a century, just think what we've accomplished together — **first accounts opened, houses purchased, businesses launched, retirements planned**. Together that trust and partnership created **deep roots and stronger communities**. Those early experiences remind us that financial growth is never just about numbers—it's about **confidence, opportunity, and the relationships that make progress possible**.

Our Commitment for the Next 100 Years

As we step into the next 100 years, Ideal Credit Union is serving members with clear intention: to be **your money partner for life**—empowering your financial journey with personalized support, real education, and smart, hassle-free tools to help you grow and thrive. Always guided by our values of integrity, excellence, collaboration, and continuous learning.

Investing in Innovation and Community

We are actively building Ideal Credit Union's future, with **investments in technology** and seamless access to your credit union anytime, while also committing to extending our personalized branch service into a new community. Right now, **construction is underway for Ideal Credit Union's new branch in Blaine**. We're thrilled about the opportunity to open our doors in a rapidly growing destination community for families and businesses. We anticipate opening in the fall of 2026 and will keep you updated on our progress.

Join Us in Celebrating Our Centennial

The celebration of Ideal Credit Union's centennial is just beginning! In the new year, we'll share more about our plans to mark the milestone. Thank you for being part of our journey and for your ongoing trust and commitment.

With appreciation,



Congrats to our
November winner Eblo!

We're Giving Away \$1,000 Per Month Just for Using Your Ideal Debit Card!

Could you
be our next
winner?

- ★ Use your card often for qualifying purchases
- ★ No need to sign up — you are automatically entered
- ★ Watch online for monthly winner announcements!



Insured by NCUA

*See official rules online at idealcu.com/use-and-win

BUSINESS TEAM SPOTLIGHT

Meet Josh Anderson – Your Business Banking Partner

At Ideal Credit Union, we know that every business has unique goals—and having the right financial partner can make all the difference. That's where **Josh Anderson, our Senior Business Relationship Specialist**, comes in.

Josh has been part of the Ideal CU team since 2018 and brings over a decade of experience in business banking and financial services. His passion? **Helping local businesses thrive by providing personalized solutions that fit their needs.** Josh understands the challenges business owners face, from managing cash flow to planning for growth, and he works tirelessly to deliver strategies that make a real impact.

Whether you're launching a start-up or expanding an established company, Josh offers **guidance on a full range of services**, including **Business Savings and Loans**, **Merchant Card Services with Clover®**, **ACH**, and **Business Visa solutions**. He takes the time to learn about **your goals** and tailors recommendations to **help you operate efficiently and confidently**.

Josh is known for building **strong relationships** and being a **trusted resource** for business owners across the Twin Cities. His approach is simple: listen first, then provide solutions that work. If you're looking for a partner who **understands** your business and is **committed** to your success, **Josh is ready to help**.

Josh's Quick Tips for Business Success

- ★ Separate Business & Personal Finances
- ★ Leverage Digital Tools to Streamline Payments
- ★ Review Your Financing Options to Align With Your Goals
- ★ Build a Cash Reserve to Weather Unexpected Challenges
- ★ Stay Ahead of Fraud & Monitor Accounts Frequently



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.

Ideal Credit Union Breaks Ground on New Blaine Branch

Ideal Credit Union is expanding in the North Metro! On October 1, Ideal CU broke ground on a **new full-service branch in Blaine** at 10777 Austin Street Northeast near Lexington and 109th Avenue. Part of Blaine's redevelopment district, the site connects destinations like the National Sports Center and TPC Twin Cities Golf Course to a vibrant business hub.

"When we open in Blaine in 2026, we'll also celebrate 100 years of helping members Live their Ideal Life," said Brian Sherrick, Ideal CU President and CEO. "This groundbreaking marks our **commitment to financial empowerment, strong relationships, and deeper community connections.**"

The Blaine branch will feature **cutting-edge digital banking and award-winning service**—all with Ideal CU's not-for-profit mission of delivering **more value** through **lower costs and better rates**. This expansion positions Ideal to serve a growing community and build new business partnerships.

To celebrate, Ideal CU **donated \$1,000 to Hope for the Community, Blaine's food shelf program, helping feed 200 families and provide 6,000 pounds of food.**

The Blaine branch is scheduled to open in 2026, marking a century of service and a new chapter of community impact.



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 so that it is **received by February 1, 2026**.

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 2026 Annual Meeting in our spring newsletter.

BOARD UPDATE

Make Your Home's Equity Work for You—And Save!

As the year wraps up, many of us start thinking about fresh goals—whether it's **tackling lingering debt, planning home upgrades, or preparing for unexpected expenses**. Ideal Credit Union's Home Equity Special gives you the flexibility to make those plans happen, while saving money in the process.

Save up to \$800 on closing costs* when you apply by December 31, 2025 and close by March 1, 2026. This **limited-time** offer is perfect for consolidating high-interest debt before the holidays hit hard or setting up funds for projects in the new year.

With **competitive rates** and a **simple application process**, turning your home's equity into opportunity has never been easier. Whether you're dreaming big or just need a little breathing room, this is your chance to make it happen.

Ready to get started? Apply online or schedule an appointment today at idealcu.com/trending/home-equity-special.



PRODUCT SPOTLIGHT

Two Smart Options

Flexible Home Equity Line of Credit (HELOC):

Access funds as needed and lock part—or all—of your balance into a fixed rate anytime. As you pay down, your credit replenishes.

- ★ Borrow up to 90% of property value
- ★ 10-year draw period and up to 15-year repayment
- ★ Maximum loan amount: \$450,000
- ★ 24/7 access through Ideal Digital Banking

Fixed Home Equity Loan:

Ideal for large expenses or debt consolidation with predictable payments.

- ★ Fixed rate and terms up to 20 years
- ★ Borrow up to 90% of property value

*Flexible Home Equity Line of Credit: Minimum Annual Percentage Rate (APR) Floor of 4.00%. Maximum APR is 12.00%. APR is variable, subject to change monthly and based on the Prime Rate as published in the Wall Street Journal. Required payments are calculated at 1% of the outstanding balance. Maximum loan amount is \$450,000 with a 10-year draw period and up to 15-year repayment period. Properties must be owner-occupied. Not eligible for multi-family properties. Subject to qualification. Eligible for homes in Minnesota and Wisconsin only. 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. Consumer should consult a tax advisor regarding the deductibility of interest and charges. Closing costs range from \$500 to \$2,000. Waived closing costs up to \$800.00 on home equity applications taken between 10/01/2025 and 12/31/2025 and must close by 03/01/2026. This special discount is not transferable. Ideal RenoFi loans are not included in this promotion.
Fixed Rate Home Equity Loan: Some housing exceptions apply. Rates subject to change at any time. Properties must be owner-occupied. Payment example: On a \$20,000.00 loan with a 5 year term up to 80% property value at 6.456% APR, monthly payments would be \$390.92. Payments do not include amounts for property taxes and hazard insurance, and the actual payment obligation will be higher. On a \$20,000.00 loan with a 5 year term up to 90% property value at 7.207% APR, monthly payments would be \$397.99. Maximum loan amount is \$450,000. Closing costs range from \$500 to \$2,000. Maximum loan amount is \$450,000. Eligible for homes in Minnesota and Wisconsin only. Consumer should consult a tax advisor for further information. Closing costs range from \$500 to \$2,000. Waived closing costs up to \$800.00 on home equity applications taken between 10/01/2025 and 12/31/2025 and must close by 03/01/2026. This special discount is not transferable. Ideal RenoFi loans are not included in this promotion.

SERVICE UPDATES

Stay Cyber-Safe with Ideal CU and the Minnesota Department of Commerce

Cybercrime is on the rise—and it's hitting closer to home. According to the Federal Trade Commission, consumers reported losing over \$12.5 billion to fraud in 2024, a 25% increase from the previous year.* Investment scams and phishing remain top threats, with older adults suffering the greatest financial harm.

Ideal Credit Union is proud to partner with the Minnesota Department of Commerce to bring members timely education on fraud prevention and cybersecurity. Our recent joint webinar focused on emerging fraud trends and practical ways to protect your finances—and this partnership will continue into 2026 with more presentations and resources designed to keep you informed.

Stay tuned!

To help you stay ahead of scammers, Ideal CU offers a Security Center with fraud prevention tips, identity theft guidance, and on-demand webinars—including past sessions with the MN Department of Commerce. These tools make it easy to learn how to spot scams, protect your accounts, and strengthen your digital security. Your security matters—explore all our resources anytime at idealcu.com/personal/learn/security-center and **protect yourself and your loved ones** from growing cyber threats.



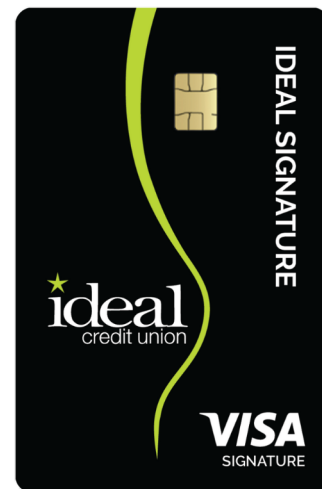
*Source: <https://www.ftc.gov/news-events/news/press-releases/2025/03/new-ftc-data-show-big-jump-reported-losses-fraud-125-billion-2024>

Coming Soon: Ideal CU Signature Visa Credit Card

Big things are on the horizon! Ideal Credit Union is excited to announce the upcoming launch of our **Signature Visa® Credit Card**, arriving in early 2026. This new card is designed to give members more **value, flexibility, and rewards**—perfect for everyday spending and big purchases alike.

What Makes It Special?

- ★ **2% cash back on all purchases**—no rotating categories, just simple rewards.
- ★ **Intro Purchase Offer: 2-2-2**
Earn a \$200 statement credit when you spend \$2,000 within the first 2 months of opening your account.
- ★ **Balance Transfer Promo:** Complete a balance transfer within the first 90 days and enjoy 0% interest for 12 months (3% balance transfer fee applies).
- ★ **Generous Credit Line:** Minimum credit line of \$5,000 for added purchasing power.



This card combines **convenience** with strong **rewards**, making it an excellent choice for members looking to maximize their spending power. Whether you're planning for travel, consolidating balances, or simply want a card that works harder for you, the Signature Visa delivers.

Stay tuned—applications open early 2026! Watch for more details at idealcu.com and be ready to upgrade your wallet.

PRODUCT UPDATE



HOLIDAY HOURS

All Offices Closed:

Wednesday, December 24, 2025 – Christmas Eve (Offices close at 1:00pm)

Thursday, December 25, 2025 – Christmas Day

Thursday, January 1, 2026 – New Years Day

Monday, January 19, 2026 – Martin Luther King Jr. Day

Monday, February 16, 2026 – President'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
- Coming Soon!**
- Blaine**
10777 Austin Street NE
Blaine, MN 55449



Qualified Partners to Help You Pursue Your Financial Goals

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



Craig Lundquist, MBA, ChFC®, CRPC®

Some of the services provided by Ideal Wealth Advisors include:

- ★ 401(k) Transition Assistance
- ★ Retirement Planning
- ★ Education Funding
- ★ Mutual Funds
- ★ Disability & Life Insurance
- ★ Long-Term Care Insurance
- ★ Wealth Management
- ★ Tax-Deferred Annuities

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.

CRPC conferred by College for Financial Planning.

