

Contents

President's Corner	2
Home Free Mortgage	3
Ideal 100 Years	3
Annual Meeting	4
Home Equity Special	4
Goal Savings	5
Blaine Updates	5
20-Year RV Loans	6



idealcu.com

Meet the Card That Turns Everyday Spending into Everyday Winning

Imagine a credit card that doesn't just keep up with your lifestyle—but actually rewards it in meaningful, effortless ways. Introducing the new Ideal CU Visa Signature Credit Card, designed to help you earn more, stress less, and feel confident every time you tap, swipe, or click.

Big Rewards, And a Special Bonus

With the new Ideal CU Visa Signature Credit Card, you can earn a \$200 cash bonus when you spend \$2,000 within your first two months. It's a fast, easy way to kick off your journey toward smarter spending.

And the rewards don't stop there...

Everyday Spending, Elevated

Unlimited 2% cash back on every purchase—paid daily. That means your rewards start adding up right away, turning even your smallest purchases into instant value.

Whether you're picking up groceries, booking a weekend getaway, or upgrading your home, your spending works harder for you—every single day.

Hidden Fees? Not Here.

Enjoy the freedom of a card that keeps things simple:

- No annual fee
- No foreign transaction fees
- Competitive rates

It's everything you want—without the extra costs you don't.

Smart Features for Peace of Mind

Life moves fast, and your card should keep up. With built-in digital banking tools, you're always in control. When you log into to digital banking, click on Tools and then Manage Credit Card to:

- Turn your card on or off instantly
- Get travel notifications
- Report a lost or stolen card quickly
- Make secure, contactless payments on the go

You also can see your Visa Signature daily rewards GROW!

Designed for Real Life

This isn't just a credit card—it's a smarter way to manage your money. Rewards are automatic, protections are built in, and everything is designed to fit seamlessly into your daily routine.

Upgrade Your Wallet Today

It's time to make every purchase feel like a win. The Ideal CU Visa Signature Credit Card gives you more value, more flexibility, and more reasons to love how you spend.

Ready to get started? Visit idealcu.com/credit-cards and discover a better way to pay.

Because when your card works for you, every day is a little more rewarding.



Brian Sherrick, President

Creating Opportunity, Celebrating More Progress

Ideal Credit Union's 100th year begins with gratitude for our members, our strong credit union, and the exciting momentum that carries us into the future.

For a century, Ideal has been guided by a simple principle: people helping people. In 1926, a small group of Minnesota postal workers came together to create a banking resource they could trust, laying the foundation for what is proudly Minnesota's oldest credit union.

Today, that early vision and our enduring values continue to drive growth and opportunity for Ideal Credit Union and our members. In a fast-changing world, new members continue to turn to Ideal Credit Union for trusted, local, personalized banking from a team committed to helping people reach their goals with partnership and heart.

It is a privilege to be your financial partner for life. As we celebrate this milestone, we're already on our way launching into the next century of growth, opportunity, and possibility.

Building What's Next: Blaine

Our new Blaine Branch is taking shape with structural work well underway. This new location places Ideal in the heart of a growing redevelopment district for families, businesses and tourism. We're excited to serve you with a new location.

Announcing the New Ideal Credit Union Website

Ideal Credit Union recently launched a newly redesigned website that's easy to navigate, with great new features built entirely for you.

Whether you're a new member exploring resources, reviewing current rates, or managing everyday banking, everything you need is right at your fingertips:

- Access helpful financial calculators to plan savings, loans, and budgets
- Explore our expanded financial literacy tools through Banzai
- Read our newest blogs on cybersecurity to stay informed and protected
- Look for special member benefits & discounts just for you

More information. More convenience to access services. More ways to bank digitally your way.

Smart Ways to Save

We understand big goals start with smart strategy. Our new Savings Goal page on the Ideal Credit Union website outlines opportunities to build momentum for your savings. Planning to buy a home? Our online Real Estate Center outlines options like the 5/5 ARM, balancing stability with opportunity for potential savings.

The IDA Insider

IDA, our digital assistant, is always working for you. New on IdealCU.com is The IDA Insider where we feature the latest Ideal news, updates, and helpful tips. Always be in the know, with IDA.

Annual Meeting – April 23

Join us virtually on April 23 for the Ideal Credit Union Annual Meeting. We'll share highlights from 2025 and what's ahead. Registered members will be eligible to win \$2,500 in door prizes including two \$500 grand prizes.

Credit Unions for Kids

Ideal is proud to participate in the Credit Unions for Kids campaign benefiting Children's Miracle Network. Each time you use an in-branch ATM, a portion of the transaction fee helps raise funds for local children's hospitals. It's just one way, we work together to create a real impact for our communities.

Thank you for being a loyal Ideal Credit Union member. We look forward to a great year celebrating this community with you.

Sincerely,
Brian Sherrick



Thank you for helping make a difference in the lives of children supported by Children's Miracle Network Hospitals. Together, \$1,394 was collected!

HOME FREE MORTGAGE

Lock in Savings With Ideal CU's Home Free Offer

Home Free helps you refinance or buy for less

Ideal Credit Union is introducing Home Free, a special limited time mortgage offer created to make refinancing more affordable for members who want to build equity faster. Home Free gives you the chance to shorten your loan term, lower long term interest costs, and lock in a below market rate while keeping more money in your pocket up front.

This offer brings together stability and savings so you can plan ahead with confidence and enjoy more space in your monthly budget.

What Home Free includes

- Lock in a below market fixed rate
- Save upfront with reduced closing costs
- Choose a 10 or 15 year fixed term

With lower closing costs and competitive rates, Home Free offers a simple path toward faster equity and long term

savings. Members often tell us they want a mortgage option that feels clear, predictable, and supportive from the first payment onward. Home Free delivers exactly that.

Available for a limited time

Home Free is available through May 31, 2026, giving you a clear window to secure long term savings on your next mortgage move. Whether you are planning to refinance or preparing to buy, our team is ready to help you compare your options and find the path that fits your goals.

Ready to explore your next steps?

We're here to help you make an informed decision.

- homeloans@idealcu.com
- 651-747-4663

Learn more online by visiting idealcu.com/trending/home-free

Celebrating 100 Years of Ideal Credit Union

A century of service. A century of community.
A century of you.

In 1926 a small group of Minnesota postal workers came together with one shared goal to support one another and build a financial resource they could trust. That idea sparked the creation of the Postal Workers Credit Union and laid the foundation for what would become one of the oldest and strongest credit unions in the state.

One hundred years later the mission remains the same. People helping people and a commitment to serving our community with honesty respect and heart.

From postal workers to the Twin Cities

What began as a credit union exclusively for postal workers and their families has grown into a trusted financial partner for members across the Twin Cities. Ideal Credit Union now serves a broad and diverse membership.

Our commitment extends outside our branches too as Ideal regularly donates time and resources to food shelves and community partners across the metro. This focus on service is at the heart of who we are and why we have remained strong for a century.

A celebration 100 years in the making

We are excited to invite you to celebrate this major milestone with us. Plans are taking shape for a special outdoor anniversary event this August. Expect a relaxed summer atmosphere with food games and opportunities to connect with neighbors, members and the Ideal team.

As we prepare for our 100 year anniversary we want to thank every member who has trusted us to be part of their financial journey. Your goals your stories and your support have shaped Ideal Credit Union into the strong member focused credit union it is today.



Ideal Credit Union, Woodbury Office

IDEAL 100 YEARS

Attend Our Virtual Annual Meeting on April 23rd, 2026

ANNUAL MEETING

The Ideal Credit Union Annual Meeting is scheduled in a virtual, webinar-only format on Thursday, April 23, 2026 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 1, 2026 through April 22, 2026. 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.

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, 2026. The Nominating Committee reviewed all letters of intent and selected the following three candidates to fill the available three-year terms: Paul Fahey, Lisa Liddel and Craig Spreiter.

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

Unlock More Possibilities With Our New Home Equity Line of Credit Promo

Life doesn't always follow a plan. When unexpected expenses pop up or big goals move to the top of your list, having flexible access to funds can make all the difference. With Ideal Credit Union's Home Equity Line of Credit, you can move forward with confidence and clarity, knowing your home's equity is working for you.

For a limited time, enjoy our special promotional offer:

- Intro rate as low as 3.49% APR for the first 12 months
- -OR- Closing costs capped at just \$800

Whether you're planning home upgrades, consolidating debt or covering unexpected costs, this special offer gives you the freedom to take charge of your financial future with ease.

An Ideal Home Equity Line of Credit makes it easy to handle everything from renovations and tuition to weddings, vacations and everyday surprises. You can access as little or as much of your available credit as you need, when you need it.

With Ideal Digital Banking, your line of credit is available 24/7. Simply log in from your desktop or mobile device and transfer money from your line of credit directly to your checking or savings account for immediate use.

Additional features you'll appreciate include:

- Borrow up to 90% of your property value
- Competitive variable rate after the introductory period
- 10-year draw period with up to a 15-year repayment period
- Maximum loan amount of \$450,000

This limited-time Home Equity Line of Credit promotion begins April 1 and runs through July 31, 2026. Take the next step toward financial confidence and see how easy it is to accomplish more with an Ideal Home Equity Line of Credit.

Learn more online by visiting idealcu.com/home-equity

HOME EQUITY SPECIAL

GOAL SAVINGS

Build Confidence With a Savings Plan That Fits Your Life

Everyone has something they are working toward. A new set of wheels. A long weekend getaway. A first home. A little extra breathing room. Whatever your dream looks like, Ideal's Goal Savings Account helps you move toward it with more confidence and less stress.

The Goal Savings Account gives your money a clear purpose. You pick the goal and set the amount. Then you watch your progress build month after month. When your savings has a name and a direction, staying motivated becomes a whole lot easier.

Small steps lead to big wins

Saving twenty dollars a week adds up to more than a thousand dollars in a year before interest. Small moves really do make a difference. With steady deposits and the right account behind you, those small moves can turn into major wins that bring your goals within reach.

Whatever your goal, we are here to cheer you on and celebrate every milestone.

How Goal Savings helps you stay on track

- No minimum balance needed to start earning
- No maintenance fees to slow you down
- Tiered earning structure that rewards your progress as your balance grows

Each feature is designed to keep you moving forward with clarity and ease so your goal feels exciting, not overwhelming.

Make saving automatic, make progress effortless

Set up direct deposit or automatic transfers from your Ideal CU checking account. Add Round Up from checking to keep the momentum going every time you spend. When saving happens behind the scenes, consistency becomes second nature and your goal feels closer every day.

Learn how to begin working to achieve your goals by visiting idealcu.com/goal-savings

BLAINE UPDATE

Ideal Credit Union's New Blaine Branch is Taking Shape

Visible progress brings us closer to opening day. Ideal Credit Union broke ground on its new full service Blaine branch last year, and today the site is buzzing with activity. With major exterior work underway and the structure now rising from the ground, the new branch is quickly becoming a standout addition to the Blaine North area.

Leaders from Ideal Credit Union, the city, and community partners first gathered at the site to celebrate the start of construction. Since then, each month has brought exciting progress as the project moves closer to welcoming members through its doors.

A growing presence in a growing community

The new branch is located at the corner of Lexington and 109th Avenue at 10777 Austin Street Northeast. This location places Ideal within reach of one of Blaine's most ambitious redevelopment areas, designed to connect key destinations like the National Sports Center and TPC Twin Cities Golf Course to a walkable central business district.

What began as a ceremonial groundbreaking has now become a nearly completed branch that reflects Ideal's vision for the future. The building stands as a symbol of growth, innovation and strengthened community connection.

Progress you can follow in real time

Even though the exterior is still taking shape, the Blaine branch site is full of momentum behind the scenes. Crews are working daily on foundational prep, underground systems, and early structural elements that will soon transform into the full service branch our members will call home.

We know many members love seeing a project come to life, so we made it easy to follow along. A live construction camera is now available on our website, giving you an up to date view of the progress as it happens. From the first frames to the final touches, you can watch the branch grow right alongside the community.



Future location of our Blaine office on March 13, 2026. View the construction camera online at idealcu.com/blaine-construction



HOLIDAY HOURS

All Offices Closed:

Monday, May 25, 2026 – Memorial Day

Friday, June 19, 2026 – Juneteenth

Saturday, July 4, 2026 – Independence Day

Monday, September 7, 2026 – Labor 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

Blaine - Coming Soon!

10777 Austin Street NE
Blaine, MN 55449

Turn Every Road Into an Adventure

Longer Terms. More Freedom to Roam.

Go further with a **20-Year RV Loan** from Ideal Credit Union—built for the hair-raising journeys you've been dreaming about.

Rates as low as **7.59% APR!***

Hit the road with confidence, flexibility, and more room in your budget to enjoy the ride.

Explore Your Options Today.

*APR = Annual Percentage Rate



Insured by NCUA

