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100
YEARS
STRONG.
TOGETHER.
FOR YOU.
FOR GOOD.

Live the Ideal Life.

We're turning 100 and we look pretty good!
We're not just celebrating on our birth date

– August 26 –

we're going to celebrate all month long.

Its Birthday Month at Ideal Credit Union.
Come celebrate 100 years with us!



Celebrating 100 Years!

August is Birthday Month at Ideal Credit Union

Happy Birthday to us—and thank you for being part of our story!

Ideal Credit Union is celebrating **100 years of serving members and strengthening our communities**, and we're inviting you to join the celebration all month long. Since 1926, we've helped generations of members buy homes, finance vehicles, grow businesses, save for the future, and achieve dreams.

Now it's time to celebrate **YOU**—the members who made this incredible milestone possible.

August is Birthday Month!

We're turning the entire month of August into one big birthday celebration filled with prizes, special offers, and fun events.

More details can be found at idealcu.com/trending/anniversary-specials

Daily Birthday Giveaway August 1 - 31

Every day throughout August, one lucky member will win \$100! That's 31 chances to celebrate our birthday with a little extra cash in your pocket.

Member Appreciation Week August 10 - 15

The party gets even bigger during Member Appreciation Week!

Here's what's in store:

- ★ **\$1,000 Daily Giveaways** – Every day during Member Appreciation Week, one lucky member will win \$1,000! Registration required.
- ★ **Free limited-edition anniversary T-shirt** for the first 100 people registered.
- ★ **Special Anniversary Product Offers**
- ★ **In-Branch Birthday Celebrations** with treats, surprises, and plenty of birthday spirit.

It's our way of saying thank you for your loyalty and membership.

Member Appreciation Celebration Saturday, August 15

Join us for the grand finale of our birthday celebration at our North St. Paul branch!

Bring your family and enjoy an afternoon of:

- ★ **Music**
- ★ **Delicious food trucks**
- ★ **Root beer floats**
- ★ **Games and family-friendly activities**
- ★ **Member-exclusive Plinko cash prizes**
- ★ **Birthday fun for everyone**

Whether you've been a member for decades or just joined the Ideal family, we'd love to celebrate with you.

100th Anniversary Product Specials

To mark our centennial, we're offering special anniversary promotions throughout the month. Whether you're looking to borrow, save, or plan for what's next, August is the perfect time to take advantage of exclusive birthday offers. Learn more at idealcu.com/trending/anniversary-specials

Here's to the Next 100 Years

While we're celebrating a century of service, we're even more excited about what comes next.

For 100 years, Ideal Credit Union has believed in the power of people helping people. Together, we've built stronger families, stronger businesses, and stronger communities.

Thank you for making the first 100 years so memorable.

Join us this August as we celebrate our birthday—and celebrate you!



Brian Sherrick, President & CEO

Reflecting on 100 Years of Impact

People Helping People—Then, Now, Always

Every birthday is an opportunity to reflect. Reaching **100 years** is something even more special.

As Ideal Credit Union celebrates our centennial, I'm reminded that this milestone isn't simply about how long we've been here—it's about the people who made it possible. For a century, members, employees, volunteers, and community partners have worked together to build something truly meaningful.

I've had the privilege of spending my entire career at Ideal Credit Union. During that time, I've witnessed countless milestones—first savings accounts, first auto loans, first homes, growing families, and retirement dreams realized. Those moments are why we do what we do. While our technology and communities have changed, our purpose has remained the same: **helping people achieve financial success.**

Celebrating 100 Years

Throughout August, we're celebrating this milestone with special events and giveaways as a way of thanking the members who have made our first century possible.

Join the Celebration!

- ★ **\$100 a Day Giveaway** – One member wins \$100 every day throughout August.
- ★ **Centennial Celebration Week (August 10–15)** – Daily \$1,000 member giveaways and \$1,000 food shelf donations in every community we serve.
- ★ **Member Appreciation Celebration (August 15)** – Join us in North St. Paul for food, music, family fun, and the first 100 members who register will receive an exclusive 100th Anniversary T-shirt.

Expanding Our Reach in Blaine

This year marks another exciting chapter as we expand our footprint with the opening of our newest branch in **Blaine**. This new location allows us to serve more members throughout the north metro while continuing to deliver the personalized service and trusted financial guidance that have defined Ideal Credit Union for the past century.

Recognizing Our Employees

As we look to the future, I'm especially proud of the people who make Ideal Credit Union what it is today. Our employees are the heart of our organization, and their commitment to serving our members continues to earn recognition throughout our industry. This year, we were once again named one of the **Minneapolis/St. Paul Business Journal's Best Places to Work**, a reflection of the outstanding culture our employees have built together.

Forbes Dedication

That dedication has also been recognized nationally. Ideal Credit Union was named one of **Forbes' Best-In-State Credit Unions** for 2026—the fifth consecutive year we've received this honor. Awards like these aren't about recognition alone; they're a testament to the exceptional service our employees provide every day and the trust our members place in us.

Ideal Credit Union Foundation Teams Up with Sophie's Squad

Our commitment extends well beyond banking. Through the **Ideal Credit Union Foundation**, we're proud to invest in organizations that strengthen our communities. Recently, the Foundation partnered with **Sophie's Squad**, donating **\$13,000** to support youth mental health. Helping improve the lives of children and families facing difficult circumstances reflects the credit union philosophy that has guided us for 100 years—**People Helping People.**



Ideal Credit Union and Sophie's Squad representatives present a donation supporting youth mental health.

As I reflect on our first 100 years, I'm reminded that our greatest strength has always been our people—our members, employees, volunteers, and community partners. Thank you for your trust and for allowing us to be part of your financial journey.

Here's to the next 100 years.

With gratitude,

Brian Sherrick
President & CEO

IDEAL CREDIT CARDS

Turn Everyday Spending into Everyday Rewards

Whether you prefer **cash back** or **points-based rewards**, Ideal Credit Union has a credit card designed to fit your lifestyle. Both the **Visa Signature** and **Visa Blue Rewards** cards offer valuable benefits, competitive rates, and the convenience of managing your account anytime through Digital Banking.

Choose the Card That's Right for You

Visa Signature is perfect for members who want simple, everyday rewards. Earn **2% cash back on every purchase with our 2-2-2 Intro Purchase Offer***—receive a **\$200 statement credit** after spending \$2,000 within your first 2 months. Plus, enjoy **no annual fee** and **no foreign transaction fees**.

Visa Blue Rewards helps you earn more where you spend the most—**4 points on gas and travel, 3 points at restaurants, 2 points on groceries and streaming services, and 1 point on all other purchases****. Open a new **Ideal CU Blue Rewards Visa**, spend **\$1,000** within your first 90 days, and earn **5,000 bonus CU Rewards points**. Redeem points for travel, gift cards, or cash back—all with **no annual fee**.

No matter which card you choose, you'll enjoy secure features that let you turn your card on or off, set travel notifications, report a lost card, and track your rewards through Digital Banking.

Learn more and apply today at idealcu.com/credit-cards

WHICH REWARDS CARD FITS YOU?

Visa Signature

2% Cash Back
Every Purchase

\$200 Bonus Offer*

No Annual Fee

\$5,000 Minimum
Credit Line



Visa Blue Rewards

Up to 4x Points on
Everyday Spending

5,000 Bonus Points**

No Annual Fee

Travel, Gift Cards &
Cashback Rewards



*No Annual Fee. The Ideal CU Visa Signature® Credit Card Rewards Program ("Program") is available to primary cardholders with an open and active Ideal CU Visa Signature® account. Additional cardholders may earn rewards on eligible purchases but are not eligible for separate bonus offers. Cardholders earn 2.00% cash back on every \$1 of eligible net purchases. Net purchases are defined as the sum of eligible purchase transactions minus returns and refunds. Exclusions: Cash advances, convenience checks, balance transfers, gambling transactions, and any fees (including finance charges, late fees, returned check fees, and ATM cash advance fees) do not earn rewards. Cash-equivalent transactions (e.g., gift cards, prepaid cards) may not qualify. Ideal CU reserves the right to amend qualifying transactions and offer special promotions. Account must be open and current to redeem rewards. Rewards are forfeited if the account becomes past due. New accounts may qualify for a \$200 bonus after spending \$2,000 in eligible net purchases within the first 2 months of account opening. Limit one bonus per new account. Bonus will be credited within 1-2 billing cycles after qualification. Rates subject to change at any time. See full card disclosure at idealcu.com/personal/borrow/credit-cards

**No Annual Fee. Max CU Rewards is 150,000 points per year. Gas and Travel, Restaurants, Groceries and Streaming categories cap at \$10,000 spent in each per year. After max is reached, all purchases for that category will earn 1%. No points are earned for Cash Advances, Convenience Checks, or Balance Transfers. Ideal Credit Union reserves the right to change the terms and conditions of this program at any time. If we choose to terminate the program, Cardholders will be given 90 days to redeem accumulated points. Some restrictions and limitations may apply. After qualifications are met, CU Rewards Bonus points are posted within 1-2 billing cycles. Rates subject to change at any time. See full card disclosure at idealcu.com/personal/borrow/credit-cards

Introducing Digital Debit Cards

Ideal Credit Union is pleased to offer digital debit cards through your mobile wallet, allowing you to make purchases and access cash before your physical card arrives in the mail. This card features a dynamic security code that changes every time for enhanced fraud protection.

- ★ Instant Access: Use it immediately upon account opening to shop in-store, online, or in-app.
- ★ ATM Withdrawals: Tap your phone at contactless-enabled Ideal CU ATMs to withdraw cash without your physical card
- ★ Digital Wallet Compatibility: Easily add the virtual card to mobile wallets like Apple Pay and Google Pay.

Please note: Effective August 24, 2026 Instant Issue will no longer be available.

We're Giving Away \$1,000 Per Month!

Just use your Ideal Debit Card to enter to win!

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

Could you
be our next
winner?



Congrats to our recent winner Kurt!

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

Business Services Built for Growth

At Ideal Credit Union, we're proud to support local businesses with a full suite of services designed to help you manage, grow, and thrive. If you own a business—or are thinking of starting one—Ideal CU is here to help.



Business Checking

A simple, convenient way to manage your day-to-day operations with ease.
idealcu.com/business-checking



Business Savings

Build a strong financial foundation while earning competitive dividends.
idealcu.com/business-savings



Business Loans & Credit

From capital to equipment financing, our low-rate loans and credit options are tailored to meet your needs.
idealcu.com/loans-and-credit



Business Real Estate

Secure the space your business needs with flexible financing for commercial properties.
idealcu.com/business-real-estate



Merchant Card Services

Accept payments easily with Clover® POS solutions that grow with your business
idealcu.com/merchant-services



ADP® Payroll Services

Streamline payroll and HR with trusted technology from ADP®.
idealcu.com/adp-payroll



Business ACH

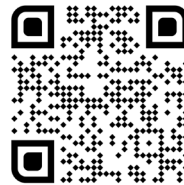
Simplify payments and improve efficiency with secure ACH solutions.
idealcu.com/business-ach

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.



Learn more about our Business Services



BUSINESS TEAM

Unlock More Possibilities With Our Limited Time 3.49% APR* 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 offer:

- ★ 3.49% APR* intro rate for loans at 80% Loan to Value (LTV) or less
- ★ 3.99% APR* intro rate for loans above 80% Loan to Value (LTV)
- ★ After 12 months, the standard rate applies, currently 6.75% APR*
- ★ Closing costs waived up to \$800.00 for qualifying HELOCs

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.

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 runs August 1 through August 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 and apply today



*APR = Annual Percentage Rate. Intro rate shown of 3.49% is for homeowners up to 80% combined loan-to-value (CLTV). 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. Minimum Annual Percentage Rate (APR) Floor of 4.00%. Maximum APR is 12.00%. 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 3.49% APR, monthly payments would be \$100. At 3.99% APR, monthly payments would be \$100. Required payments are calculated at 1% of the outstanding balance. An increase in the Index will result in an increase in the periodic rate. APR is variable, subject to change monthly and based on the Prime Rate as published in The Wall Street Journal. 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 are waived up to \$800.00 on home equity applications taken between 08/01/2026 and 08/31/2026 and must close by 11/30/2026. This special discount is not transferable. Ideal RenoFi loans are included with an introductory rate of 4.99% for the first twelve (12) months of the loan, but with no closing cost discount. Rates subject to change at any time.

PRODUCT SPOTLIGHT

DIGITAL BANKING

Stay on Top of Your Credit Courtesy of SavvyMoney

Keeping track of your credit is an important part of your overall financial wellness—and with **SavvyMoney**, it's easier than ever. Ideal Credit Union members have access to this powerful, free tool designed to help you understand, monitor, and improve your credit with confidence.

With SavvyMoney, you can:

- ★ View your **credit score daily**
- ★ Receive **real-time credit monitoring alerts**
- ★ Use the **Credit Score Simulator** to see how financial decisions may impact your score
- ★ Access your **personalized credit report**
- ★ Explore **special credit offers** tailored to you



SavvyMoney is fully integrated into **Ideal Digital Banking**, making it simple to check in on your credit whenever it's convenient for you—without impacting your score. Whether you're planning for a major purchase, actively working to improve your credit, or simply want to stay informed, SavvyMoney provides the insights and tools you need to make smarter financial decisions.

If you haven't enrolled yet, getting started is quick and easy. Just log into Ideal Digital Banking—online or through the mobile app—and enroll in this free service.

Take control of your credit and your financial future with SavvyMoney.

Learn more at: idealcu.com/savvy-money

The Wait Is Over—Blaine, We're Heeere!

After months of planning, building, and anticipation, **Ideal Credit Union is excited to announce that our new Blaine branch has officially opened.**

We are excited to open our doors and become part of the Blaine community. Our newest full-service branch was thoughtfully designed to **make banking easy, welcoming, and convenient**—whether you're opening your first account, financing your next adventure, or simply stopping in to say hello.

Meet Your Blaine Team

One of the best parts of opening a new branch is introducing the people who will bring it to life.

Our Blaine team is ready to welcome you with **familiar faces, friendly smiles and personalized service.** Whether you're a longtime member or visiting us for the first time, you'll find a team that's passionate about **helping you achieve your goals.** Hugo Branch Manager Hector Perez will be moving to Blaine and leading the charge as Blaine Branch Manager. Hector will be joined by Linh, Tyler, Laylani and Edom.

A New Home in a Growing Community

Located at the corner of **Lexington Avenue and Austin Street**, our Blaine branch places Ideal

in the heart of one of the city's fastest-growing areas. We're thrilled to become part of this vibrant community and look forward to building lasting relationships with our neighbors for years to come.

Be Among the First to Visit!

Watch for details about our Grand Opening Celebration, special promotions, and fun activities planned to welcome the community.

We can't wait to meet you, show you around our beautiful new branch, and celebrate this exciting new chapter together.

See you in Blaine!



10777 Austin Street NE, Blaine, MN 55449

BLAINE BRANCH



HOLIDAY HOURS

All Offices Closed:

Monday, September 7, 2026 –
Labor Day

Monday, October 12, 2026 –
Indigenous Peoples Day

Tuesday, November 11, 2026 –
Veterans Day

Thursday, November 26, 2026 –
Thanksgiving

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

Now Open!

Blaine

10777 Austin Street NE
Blaine, MN 55449

We Finance Fun

Life's best stories don't start in the driveway.

Whether you're chasing mud,
mountain trails, or weekends
at the cabin, we'll help get you
there with competitive rates
and flexible financing.

Rates as low as 5.89% APR*

Adventure is waiting.
Let's get you on the trail.

Low rates. Easy Financing. Endless Adventures.

Explore Your
Options Today.



*APR is Annual Percentage Rate. Rates effective July 6, 2026. Quoted APR is best available rate for a 60-month term; rate may be higher depending on factors such as credit history and repayment term selected. Example of Payment Terms: Rec vehicle loan with 5.89% APR for a 60-month term would make a monthly payment of \$19.28 per \$1,000 borrowed. Excludes Park Models.



Insured by NCUA



EQUAL HOUSING
OPPORTUNITY