



www.idealcu.com

**Two of last year's holiday debit card giveaway winners! Sharon Swanson and Jeremiah Fuller each won \$1,000 in our weekly drawing during last year's holiday season.**

## Use & Win Debit Card Giveaway: You Could Be Next!

Our Use & Win promotion gives away \$1,000 monthly throughout the year, but during the holiday season we draw to find one lucky winner every week! This December, Ideal CU gave members an extra chance to win \$1,000, with one drawing each week. Members are automatically entered with every purchase made using their Ideal Debit or My Rewards™ Debit Card.

Our monthly Use & Win debit card promotion began in January of 2017, and to date, Ideal CU has given away \$48,000 to 48 lucky members chosen by random monthly drawing.

Ideal CU Personal Checking members age 18 and older receive one (1) entry for each qualifying Ideal CU Debit Card transaction completed during the month. Eligible cards include a personal Ideal CU Cash & Check

Card, My Rewards™ Gold Debit Card or My Rewards™ Platinum Debit Card. The more times you use your card for everyday purchases, the greater your chances of winning. It's that easy!

Ideal's unique My Rewards™ Gold and Platinum Debit Cards deliver benefits and rewards normally associated with premium credit cards. Benefits include reward points, cash back, roadside assistance, prescription savings, hotel & car rental discounts and more!

Random drawings are conducted once a month for the promotional period, which runs through December 2022, from all eligible entries received for each drawing. Complete details and official rules can be found at [idealcu.com/use-and-win](http://idealcu.com/use-and-win).

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**Use and Win \$1,000**

**It's all about You!**

**Ideal CU Checking Accounts designed for your unique needs**

✓ 24/7 online access ✓ My Rewards™ debit card ✓ RoundUp Savings Program ✓ and much more!



Brian Sherrick, President

## A Season of Gratitude and Giving From Ideal Credit Union

As we begin a season of gratitude and giving, I want to reflect on the importance of Ideal Credit Union’s longstanding commitment to make a positive difference in the communities we serve.

To fulfill the full potential of our mission to serve communities, we regularly step beyond Ideal Credit Union walls, with educational programming, community donations and employee volunteer outreach.

As the pandemic continues to challenge our communities, the need for caring volunteers in has never been greater. On CU Forward Day, Ideal Credit Union employee volunteers created a new and special connection with Valley Outreach in Stillwater. Valley Outreach welcomes anyone who needs basic needs items. People shop the Valley Outreach grocery store and clothing closet. Staff also help people navigate accessing special services. Ideal Credit Union volunteers have sorted donated clothing, organized shelves and helped shoppers find warm clothes for school, work and the outdoors. Volunteers remarked about how the experience filled them with a sense of gratitude and shared the joy in giving their time. Since

our CU Forward Day volunteer event in October, Ideal employees have scheduled several more volunteer events at Valley Outreach with the hope it becomes an ongoing volunteer partnership.

Every quarter, Ideal Credit Union takes time to give. We award a \$1,500 donation to a community organization that’s making a real and measurable difference. The recipients include Meals on Wheels, Listening House, Washington County Disabled Veterans and Salvation Army Coats for Kids.

As you prepare to celebrate the holiday season, I hope you find joy in giving and the blessings of community. Thank you for being part of Ideal Credit Union.



## Ideal is Proud to Support Our Communities

Ideal Credit Union employees went to help our neighbors in need of food and clothing in Stillwater this fall.

We want to say thank you to Valley Outreach, for providing support and basic necessities to the members of our community!

# BUSINESS SPOTLIGHT

## Majestic Flooring with CEOs Jeffery and Alicia Petschl

### Tell us about Majestic Flooring.

Jeff: "Majestic Flooring is a commercial and residential flooring store. We do both labor and sell product. We have 18 employees and they're all union installers, trained by the union."

Alicia: "Family owned and operated, we've been doing this type of work for over thirty years."

### Where can we see Majestic Flooring's work?

Jeff: "Some of our work has been performed out at the Twin's stadium, we've done the dugout. We've also done Twin City Orthopedics and the U of M's football field, we are all over the Twin Cities. No job is too big, no job is too small."

### What made you choose Ideal CU?

Jeff: "I chose Ideal because I've been a member since I was 16 years old. Anything you need it's a one-stop shop, kind of like Majestic Flooring."

Alicia: "I like banking with Ideal because they remind me of our own company. Hands on, caring, one on one, personable and welcoming. I don't feel like I'm walking into a business where

you're a number. The business services we have through Ideal are checking, savings, loans, online banking and we have payroll through Ideal."

What do you love about Majestic Flooring?

Alicia: "What I really love about Majestic Flooring's work, is to actually go out on the job and see the finished project. The finished project is the icing on the cake."

Jeff: "I love what I do because when I go into a home, it's really not a home until I'm done."

### Learn more!

To discuss your business needs, contact [Josh Anderson](#), Senior Business Relationship Specialist at 651-773-2763 or by email at [janderson@idealcu.com](mailto:janderson@idealcu.com). For more information about our business solutions, visit [idealcu.com/business-banking](https://idealcu.com/business-banking).



Alicia and Jeffery Petschl, CEOs of Majestic Flooring



## Call for Board Nominations

Nominations for your credit union's Board of Directors are now being accepted. 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.
- 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.
- 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, received by February 1, 2022.

Please submit nominations electronically via email to [administration@idealcu.com](mailto:administration@idealcu.com). Nominations are not allowed from the floor at the Annual Meeting.

Please include a brief biography, 150 words or less, with your letter of nomination.

Board of Directors

Expiring three year term:

- Peter S. Olsen, Chairperson
- Mary Westberg

### Save the Date

Our Annual Meeting is scheduled for April 28, 2022, to be held virtually. Watch for complete details in the spring newsletter.

# Ideal Credit Union is Honored to be Recognized as 'Best Bank/Financial Institution' & Craig Lundquist Voted 'Best Financial Planner' in Hugo-Centerville

By a vote in the Hugo-Centerville community for Readers' Choice 2021 Best of The Citizen, Ideal Credit Union is proud to have been named '**Best Bank/Financial Institution**'. Ideal became the first credit union to serve Hugo when we opened our branch there in July of 2007. Our Hugo office is located on Victor Hugo Boulevard North, across from Festival Foods.

Our Senior Wealth Advisor, Craig Lundquist, was also voted as a winner, claiming the title of '**Best Financial Planner**' by The Citizen, the Hugo-Centerville area newspaper. Craig has over 15 years of experience in the financial and retirement planning industry. He is registered to sell investments and licensed for insurance in Minnesota and Wisconsin.

Founded in 1926, Ideal Credit Union is a member-owned financial institution that is dedicated to providing financial services driven by a sincere and personal interest in the needs of our employees, members and community.

Ideal has been voted 'Best Credit Union in the East Metro' five years in a row by readers of the Stillwater Gazette, 'Best Credit Union in the Forest Lake Area' by readers of the Forest Lake Times and was named a 2021 Star Tribune Top Workplace.



SERVICE QUALITY

MEMBER EDUCATION

## 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.

### Home Education Webinars

#### Home Buying Process

Thursday, February 17, 2022  
6:00 PM to 7:00 PM CDT via WebEx

#### Home Selling Process

Thursday, February 24, 2022  
6:00 PM to 7:00 PM CDT via WebEx

#### Home Selling in a Changing Market

Thursday, March 31 2022  
6:00 PM to 7:00 PM CDT via WebEx

#### Home Buying in a Changing Market

Saturday, April 2, 2022  
10:00 AM to 11:00 AM CDT via WebEx

#### First Time Homebuyers

Saturday, May 14, 2022  
10:00 AM to 11:00 AM CDT via WebEx

#### Home Buying Series

On-Demand: Available to watch now!

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



### Market Update with Pete Deavan Wednesday, January 26, 2022

12:00 PM & 6:00 PM CDT via WebEx

### The Three Transitions to Retirement Thursday, February 17, 2022

Presented by Craig Lundquist  
6:00 PM CDT via WebEx

### Medicare Planning with Kirk Possehl Thursday, March 24, 2022

6:00 PM CDT via WebEx

### Cyber Security

On-Demand: Available to watch now!

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



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

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\*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.

# SMALL CHANGE

**Ideal CU Has Partnered With TurboTax** to get your taxes done right, with a Maximum Refund Guarantee! Start for free and easily transfer last year's tax info. 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 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).

**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 with Tracfone. 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).**

## Reward Yourself & Upgrade to My Rewards™ Debit

Make it your resolution to earn rewards this year, with the Ideal CU My Rewards™ Gold or Platinum Debit Card! You can earn points for everyday purchases, and when you shop online through [idealdebitrewards.com](https://idealdebitrewards.com), you can earn cash back and bonus points from over 100 participating online retailers! Choose from gift cards, getaways, home goods, sporting goods, electronics and more.

**"I was able to repair my son's broken phone screen using the cell phone protection I get with My Rewards."**  
- Nancy, Ideal Credit Union Member

My Rewards™ Platinum Debit Card holders may receive reimbursement for damage to or theft of eligible cellular wireless phones. This coverage consists of up to two claims per 12-month period of up to \$500 per claim with a \$50 deductible applicable per claim made.\*

My Rewards™ Gold and Platinum Debit Cards also offer benefits such as Roadside Assistance, Extended Warranty, Prescription Savings and so much more!

**"I booked my honeymoon using the My Rewards Debit Card and saved so much with the discounts on my stay!"**  
- Cameron, Ideal Credit Union Member

Also, enjoy savings on rental car use and hotel accommodations on widely-used, recognized brands across the country, such as Choice Hotels brands, Wyndham Hotels and Resorts, Hertz, Avis, Budget, Enterprise, and more! Discount codes are accessible through the rewards website and the My Rewards™ mobile app.

**"We feel so much safer knowing that we have the benefits of My Rewards when we travel!"**  
- Carol & Richard, Ideal Credit Union Members

All this for only \$9.95/month for the My Rewards™ Gold Debit Card or \$14.95/month for the My Rewards™ Platinum Debit Card! Enroll today and receive your first 90 days absolutely free!\*\* Just be sure to reference the promo code IDEAL90FREE.

\*Provides coverage only for device damage rendering the device no longer able to perform the function for which the device is intended (i.e., damage causing a cell phone not to be able to make and receive calls).

\*\*Fee applicable following advertised promotional period. Program terms and conditions and benefits offered are subject to change without notice. The latest information on program terms and conditions is available at [idealdebitrewards.com/rewardsprogramterms](https://idealdebitrewards.com/rewardsprogramterms).



HOLIDAY HOURS

**All Offices Closed:**  
 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**  
 Monday, January 17, 2022 – **Martin Luther King, Jr. Day**  
 Monday, February 21, 2022 – **President's Day**  
 Monday, May 30, 2022 – **Memorial Day**  
 Monday, June 20, 2022 – **Juneteenth**  
 Monday, July 4, 2022 – **Independence 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

**ideal credit union**

TURN YOUR HOUSE INTO YOUR  
**Dream Home**

WITH OUR  
**HOME EQUITY SPECIAL**

**\$500 OFF Closing Costs**  
 Through January 31, 2022.

Federally insured by NCUA  
 NMLS# 401783

