

DOLLARS & SENSE

Summer/Fall 2016



INSIDE

- Ideal Receives EXCEL Award for Community Leadership..... pg 2
- Have a Car Crush? You'll Love our Low Auto Rates!.....pg 3
- PAL Telephone Service Ending August 23.....pg 3
- Construction Underway in North St. Paul to Add Teller Line..... pg 4
- Introducing the Wealth Advisors Team..... pg 4
- Small Change..... pg 5

Crack the Vault at Ideal's 90th Anniversary Celebration!

You're invited to "Crack the Vault" at this year's Community Appreciation event for a chance to win \$1,000 in one of our daily giveaways! Now in its third year, the annual summer celebration will be held August 15-19, 2016. We're also celebrating our 90th Anniversary with food, fun and a chance to give back to our local communities.

To play Crack the Vault, you simply enter a combination number into an interactive game loaded on an iPad. The game will reveal your prize when you open the vault – it's that easy! Best of all, everyone's a winner!

A food truck from Aesop's Table will be grilling hot dogs from 11:30 a.m. – 1:30 p.m. on the following dates at these Ideal CU locations:

- **Monday, August 15** – Hugo office, 14750 Victor Hugo Blvd. N.
- **Tuesday, August 16** – Eagan office, 3225 Denmark Ave.
- **Wednesday, August 17** – Inver Grove Heights office, 7791 Amana Trail
- **Thursday, August 18** – North St. Paul office, 2401 N. McKnight Rd.
- **Friday, August 19** – Woodbury office, 8499 Tamarack Rd.

Please bring a nonperishable food item to donate to our local food shelves. The Ideal Community Foundation will present a check to local food shelf representatives at each branch during the celebration to help feed our hungry neighbors. **We're also collecting coats** for the annual Coats for Kids drive. For more information and official rules, visit www.idealcu.com.



New Inver Grove Heights Office Now Open; Construction Underway in Stillwater

Ideal Credit Union has moved from South Robert Street in West St. Paul to a new state-of-the-art facility in Inver Grove Heights at 7791 Amana Trail, in the Argenta Hills development next to Target. The new office is approximately 3,000 sq. ft. and offers a tech-savvy approach to traditional banking, utilizing technology and self-serve features both inside and out.

Argenta Hills is a planned community consisting of 140 single family homes and over 370,000 square feet of retail space,

Continued on page 5.



Ideal Credit Union's new Inver Grove Heights branch is now open for business at 7791 Amana Trail, in the Argenta Hills development, next to Target.



President's Corner



Brian Sherrick
President

Ideal CU Receives Excellence in Community Education Leadership Award

Ideal Credit Union was recently selected to receive an Excellence in Community Education Leadership (EXCEL) Award by the ISD 622 Community Education Advisory Council. Each year the council recognizes individuals and groups who have demonstrated a commitment to lifelong learning with EXCEL awards.

Ideal Credit Union was nominated for the Community Contribution Award by Cheryl Gysbers, the Adult Programs and Community Gardens Coordinator, who oversees the Gladstone Meals on Wheels program. Gysbers cited Ideal's unblemished history of delivering meals without fail every Thursday for the past 13 years, and monetary support through "Casual for a Cause," where employees pay for the privilege of dressing down for a specific day, matched by the Ideal CU Community Foundation.

As an active community partner, Ideal Credit Union supports a variety of important causes that help fill a void and bring essential services to those in need. These include the annual Salvation Army Coats for Kids drive, MN Brain Tumor 5K, Second Harvest Heartland volunteer nights, donations to local food shelves, early childhood education, veteran's outreach, and more!

The Ideal Community Foundation serves as the official philanthropic arm of your credit union. The foundation is a nonprofit 501 (c) (3) dedicated to strengthening the quality of life in the greater Twin Cities metro area. Donations are tax-deductible and funds received are reinvested into the community. Contributions can be made online at www.idealcu.com, at any Ideal Credit Union branch or by mail. Make checks payable to: Ideal Community Foundation, 8499 Tamarack Road, Woodbury MN 55125.



Cheryl Gysbers, Adult Programs and Community Gardens Coordinator, presents the EXCEL award to Ideal CU President/CEO Brian Sherrick. Gysbers nominated Ideal for the award.

Brian Sherrick

Dollars & Sense is published quarterly for members of Ideal Credit Union.

Ideal Credit Union was founded in 1926 as St. Paul Postal Employees Credit Union

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- TTY Deaf or Hard of
- Hearing: 8 am-5 pm.....651-773-2808
- PAL Local..... 651-773-2PAL (2725)
- PAL Toll Free.....800-223-1933
- Fax.....651-773-2901
- Fax, Toll Free.....800-494-4980
- VISA TTY Deaf or
- Hard of Hearing.....800-221-7728
- Investment Center.....651-773-2876
- Mortgage Center.....651-747-4663
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www.idealcu.com

Have a Car Crush? You'll Love Our Low Auto Rates!



New car caught your eye? With some of the most competitive rates in the market, Ideal CU offers an affordable way to finance it. Enjoy flexible terms, 24/7 online loan application and superior service that will put you in the driver's seat in no time. Recreational Vehicle/Boats/Motorcycle loans also available.

Get Preapproved Before You Shop!

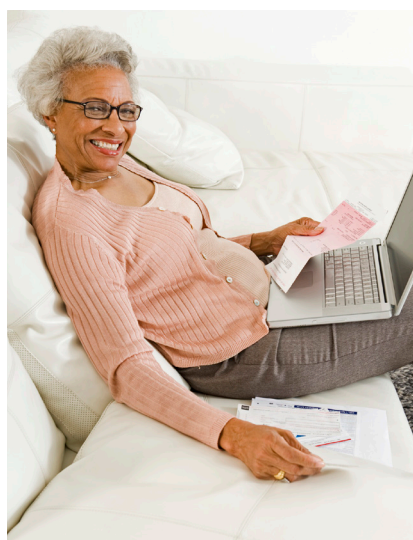
If you plan to buy soon, simplify the process and get pre-approved before you head to the dealer. You can complete our online application at your convenience. After you receive a response, you can shop with confidence knowing you're already approved for the money you need.

Protect Your Investment

Ideal CU offers low-cost Guaranteed Asset Protection (GAP Plus) to prevent you from incurring a substantial loss. Typically, insurance policies will only cover the value of your vehicle if it's damaged beyond repair or stolen. GAP Plus will cover the difference between the value and the amount you owe. Plus, an additional \$1,000 will be provided towards the purchase or lease of a replacement when financed at Ideal. Low cost Mechanical Breakdown Protection is also available on new or used autos. For more information visit www.idealcu.com.

PAL Telephone Service to End

PAL (Personal Access Line) telephone service will be discontinued effective August 23, 2016.



The good news is you can avoid any disruption by utilizing Ideal CU's **FREE Online & Mobile Banking** for transactions or inquiries previously performed using PAL. You will no longer have to dial in or choose from an option list. Instead, perform transactions faster than ever using your computer, laptop, tablet or smartphone. With Ideal CU Online & Mobile Banking, you'll be able to:

- View account balances & transaction history
- Transfer funds between Ideal CU accounts & loans
- Pay bills using Bill Pay

- Access 18 months' worth of eStatements
- Set up external transfers with financial institutions
- Set up eAlerts as a fraud detection measure for your account
- Deposit checks via Mobile Check Deposit (Mobile Banking only)

Enroll in Online Banking today!

To access Ideal CU Online Banking, visit idealcu.com and click the "Enroll" button in the Online Banking Login area to create an Access ID and Passcode. Once enrolled, you can perform a variety of transactions at your convenience 24/7. It's that easy!

Download the Mobile Banking App

Once you've enrolled in Online Banking, download the Ideal CU Mobile Banking app from Google Play or the Apple iTunes store, depending on your device. Installation is quick and easy and takes just a few minutes to complete. Enjoy the same great functionality as Online Banking, plus the added convenience of Mobile Check Deposit!

Your Money

Introducing the Wealth Advisors Team

Wealth Advisors
located at Ideal Credit Union
651-773-2876

Ideal Credit Union has been pleased to bring the Wealth Advisors Program to you, offering retirement, insurance and investment services to our members and their families. We would like to introduce our newest team members, Scott Zoellner, the new full-time Wealth Advisors financial advisor. Scott joins financial advisor Lisa Blevens to provide expanded services and broader knowledge to members.

Scott comes to the Ideal Wealth Advisors team with a great deal of related investment experience. He has worked in the investment and insurance industry for over 20 years, including recruiting and developing junior Financial Advisors. He is fully licensed for investments and insurance in Minnesota and Wisconsin and has experience at the highest level of life insurance and retirement income planning. Scott has a wealth of insurance and investment experience to share with Ideal Credit Union members.

Lisa has served Ideal CU members since 2012 and has 18 years of experience in the financial investment and retirement planning industry.

So whether you're just beginning a family, paying for a child's education or nearing retirement, the Wealth Advisors program is designed to help you with your unique financial needs. You may have just one financial issue you want to tackle today, or you may realize it's time to put together a comprehensive financial plan. Whatever your needs may be, Scott and Lisa are here to assist you. For a no-cost, no-obligation consultation, call 651-773-2876 or complete the contact form online at www.idealcu.com.



Scott Zoellner and Lisa Blevens

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA / SIPC, a registered broker/dealer and investment advisor. 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.***

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Construction Underway in North St. Paul



We have some exciting news to share!

Ideal Credit Union is remodeling our North St. Paul office this summer to include a traditional teller line. Construction began in July and is expected to be completed in mid-August when we celebrate our 90th Anniversary and 3rd Annual Member Appreciation event.

Please note our lobby will be open during regular business hours during the construction period, but some services may be limited. The remodel will have no impact on accessibility to the drive-thru or ATMs at the North St. Paul office. We ask for your patience and understanding during the construction period as we work to enhance our ability to serve you.

Get Wiify – Get What’s in it for You!

● **Home Equity Loans Expanded!** We are excited to announce the expansion of our home equity product. Ideal is now offering home equity loans up to 90% of your home’s appraised value. This will open up more options for that new kitchen remodel, bathroom upgrade, or addition you have been dreaming of. If you are a VIP plus member, your closing costs are waived with the exception of the \$450.00 appraisal fee should one be required. This fee will be collected at time of application. Apply today at www.idealcu.com.

● **Visit Ideal Credit Union at Woodbury Days August 26-28 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 parade. Be sure to stop by and say hello.



● **Your wallet, gone digital!** Digital wallets such as Apple Pay™, Samsung Pay®, and Ideal MasterPass enable you to securely store your Ideal CU card information to make purchases at stores with your compatible mobile device and online with your computer or other devices. Digital Wallets make your purchases in store, in apps and online simpler and more secure. Learn more at www.idealcu.com.

● **Contributions to Casual for a Cause.** You are invited to contribute to your credit union’s “Casual for a Cause” fundraiser for local charities. Upcoming causes in 2016 will be:

- **July – September:** Local Veteran Outreach
- **October – December:** Coats for Kids

Please reach into your hearts and wallets to help make a difference in our community.

New Inver Grove Heights Office Now Open; Construction Underway in Stillwater - Continued From Page 1.

located at the intersections of Highway 55 and South Robert Trail in Inver Grove Heights. The credit union’s West St. Paul location at 1725 South Robert Street has been sold to a private developer.

Construction Underway in Stillwater

Ideal CU held a ceremonial groundbreaking at the site of its new Stillwater branch on June 22, 2016. Located at 2020 Washington Avenue, the new Stillwater office will be approximately 3,000 sq. ft. and offer the same tech-savvy amenities as our new Inver Grove Heights office. Contractor

James Steele & Company is in charge of the project. The new office is scheduled to open in late fall or early winter of 2016, making Ideal the first credit union to operate in the community.

“We are excited to become Stillwater’s first credit union and offer a more contemporary approach to traditional banking,” said Ideal CU President/CEO Brian Sherrick. “Since announcing our expansion to Stillwater we have received extremely positive feedback from not only our members, but potential members who are anxious to experience the ‘ideal’ difference in financial services.”

For updates on the new Stillwater branch visit www.idealcu.com.



A ceremonial groundbreaking was held June 22 at the site of the new Ideal CU Stillwater branch. The new office is scheduled to open in late fall or early winter of 2016, making Ideal the first credit union to operate in the community.



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Holidays Hours

All Offices Closed:

Monday, September 5, 2016 –
Labor Day

Monday, October 10, 2016 –
Columbus Day

Friday, November 11, 2016 –
Veterans Day

Thursday, November 24, 2016 –
Thanksgiving
*(Open regular business hours
on November 25, 2016)*

Monday, December 26, 2016 –
Christmas Day

Monday, January 2, 2017 –
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

Office Locations

3225 Denmark Avenue
Eagan, MN 55121

14750 Victor Hugo Blvd N.
Hugo, MN 55038

7791 Amana Trail
Inver Grove Heights, MN 55077

2401 N. McKnight Road
North St. Paul, MN 55109

8499 Tamarack Road
Woodbury, MN 55125

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Buying or Selling a Home? Attend a Free Monthly Seminar First

Whether you're a first-time buyer, or looking to sell your home, we've got you covered with expert advice from Ideal CU's Senior Mortgage Loan Advisor Kathy Glashan and local real estate, home staging and insurance professionals ready to help you live – or sell - the American dream.

Below are the dates and locations for upcoming sessions. All seminars will be held from 6:00 p.m. – 8:00 p.m. Refreshments will be served. Space is limited so reserve your seat at www.idealcu.com or call 651- 747-HOME (4663).

Home Buyers Seminars

Thursday, August 18, 2016
Country Inn and Suites
3505 Vadnais Center Drive
Vadnais Heights MN 55127

Thursday, October 20, 2016
Lexington Inn & Suites
2000 Washington Ave
Stillwater MN 55082

Home Selling Seminars

Thursday, September 22, 2016
Country Inn and Suites
6003 Hudson Road
Woodbury MN 55125



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