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idealcu.com

## NEW Visa Debt Card Coming Soon!

### NEW Visa® Debit Cards Replace Mastercard®

Be on the lookout for your new Visa Debit card to arrive soon and replace your current Mastercard.

To avoid any service interruption, activate your new Visa Debit card as soon as possible.

We're committed to making this transition as smooth as possible. Along with enhanced security features like tap pay and digital issuance, your new Visa card will showcase a fresh design. Rest assured, all existing debit programs—including My Rewards® Gold and Platinum—will remain unchanged.

### Manage Your Debit Cards from the Mobile App!

Managing your Ideal CU Debit Card is simple. After logging in to Digital Banking, tap **Manage Debit Card** under Tools to get started. From here, you can:

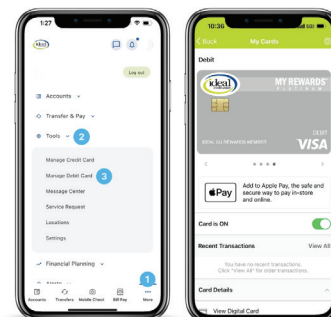
- Activate your card and set a PIN
- Turn your card on and off
- Set and manage travel notices
- Add your card to your digital wallet (mobile only)
- Set and manage alerts and controls
- View any recent transactions and spending insights
- Keep track of subscriptions and merchants that store your information and more!

### New Card Designs

Visa HSA, Consumer Visa Debit, My Rewards Visa Platinum, My Rewards Visa Gold and Business Visa Debit



To Manage Your Debit Card, log into the mobile app, and click on **More** at the bottom screen. Then navigate to **Tools** and click on **Manage Debit Card**.



Visit the [Ideal CU website](https://www.idealcreditunion.com) for more information.



**Brian Sherrick**  
President & CEO

As we enjoy Minnesota's beautiful summer months, time seems to stand still, yet I'm reminded how fast it's moving as we mark the halfway point for the year.

Every day our mission is to deliver the financial products and personalized services that help you *Live the ideal Life*. Thank you for your continued loyalty to Ideal Credit Union.

### **Ideal Earns Top Rank From Forbes**

I always say at Ideal, we don't strive to be the biggest; we strive to be the best. I'm proud of our team and our members for all we are accomplishing together. Ideal Credit Union is in the #1 spot for the second year in a row on the Forbes list of Minnesota's Best-In-State Credit Unions for 2024. The recognition by Forbes is based on an independent survey and publicly available reviews evaluated by Statista. Thanks for all you do to continue to make Ideal Credit Union the best in Minnesota.

### **Smart Transactions Now in IDA, Our Digital Assistant**

IDA, our Ideal Digital Assistant, is available 24/7 to help you with Smart

# **Ideal Credit Union Continues to Focus on our Members**

Transactions! Whether you need to check your balance, make payments or transfer funds, IDA is here to make your life easier. This innovation reflects our dedication to leveraging technology for your convenience, offering you greater control and flexibility in managing your finances. IDA's user-friendly design ensures that assistance is always at your fingertips, aligning with our goal to meet your evolving needs in today's digital landscape.

### **We Are Now a Certified SBA Lender**

We recently became a certified Small Business Administration lender to enhance lending options for members and the community. The SBA 7(a) loan program is designed to help small businesses get access to funds for a variety of business purposes such as working capital, debt refinancing and purchases. Because SBA loans are backed by the Small Business Administration, they facilitate more access to capital and offer advantages compared with traditional business loans.

### **Marking Milestones**

This summer Ideal Credit Union is celebrating a big milestone thanks to your continued loyalty. We are pleased to celebrate 10 years as Ideal Credit Union. Changing our name from Postal Credit Union to Ideal Credit Union allowed us to open membership to more families and grow in the communities we serve. Today, we

continue to honor our PCU roots and take pride in the fact we are now the oldest credit union operating in Minnesota.

### **Congratulations**

Join us in congratulating two of our longtime Ideal Credit Union team members who are celebrating retirement. We wish all the best to Scott Ford, who is retiring after 38 years of dedicated service. We also celebrate Denise Erickson, who is retiring after a successful 20-year career. Congratulations!



**SCOTT FORD & DENISE ERICKSON**

### **Your Ideal Life, Starts Now**

Do you have financial goals for 2024 to help you achieve *Living Your Ideal Life*? We are here to help reach your goals, whatever they may be. Connect with Ideal Credit Union today.

Sincerely,

**Brian**

## **Member Exclusive: Get 20% Off Trust & Will Estate Planning**

Trust & Will is an online service that allows you to create an Estate Plan or Will by answering questions using a guided, step-by-step process. Simply answer the questions and follow the prompts to complete your plan. Member Support is available if you need help during the process.

Once you are finished, you can download your documents to your computer or request a shipment to have them sent to you. The paperwork can be signed and notarized, which will make them legal.

### **Protect Your Family & Secure Their Future**

Trust & Will is available for individuals or couples. It only takes about 15 minutes to ease your worries for the future. Get started by visiting [idealcu.com/lmcu](https://idealcu.com/lmcu).



**trust & will** | Love My Credit Union rewards

NATIONAL  
**Make-a-Will**  
MONTH

**Members Save 20%**  
on any online estate plan

SCAN QR CODE TO GET STARTED OR  
VISIT OUR CREDIT UNION WEBSITE



**AUGUST IS NATIONAL MAKE-A-WILL MONTH**

# PRODUCT UPDATES

## Save Time and Manage Finances More Efficiently with Business ACH

Business ACH speeds up payments and simplifies transactions for Ideal CU business members, helping save time and manage finances more efficiently. This streamlined process contributes to better cash flow and overall financial performance.

Whether you're managing a single business or expanding operations, Business ACH can help with:

- Enhance security and reliability
- Expedite payments for employees and companies
- Accommodate both one-time and recurring payments or debits
- Delegate ACH administration through sub-user access
- Download reports displaying payment history or scheduled activity
- Streamline expense and tax reporting

### ACH Quick Guide

ACH Originators must obtain a current copy of the National Automated Clearing House Association (NACHA) Operating Rules and Guidelines (Rules) that is published annually. A copy of the Rules may be obtained at [nachaoperatingrulesonline.org](https://nachaoperatingrulesonline.org).

The Quick Guide provides a summary of the ACH terminology and ACH Originator Responsibilities. It is not intended to be a replacement or substitution for the NACHA Rules and Guidelines. NACHA Rules are subject to change and should be reviewed at least annually.

To access the ACH quick guide, visit [idealcu.com/business-ach](https://idealcu.com/business-ach).

## For Business Acquisition to Start-Up Financing, SBA Loans May Be the Best Financing Choice

SBA loans are backed by the Small Business Administration (SBA), a federal agency committed to assisting entrepreneurs and small businesses. As a result, SBA loans facilitate more accessible capital acquisition and offer enhanced advantages in comparison to traditional business loans.

These loans are versatile, serving diverse purposes such as addressing working capital needs, acquiring essential business assets, obtaining owner-occupied real estate, facilitating partial or complete business acquisitions and refinancing existing debts.

*"Ideal Credit Union is proud to contribute to the success of local businesses by offering our SBA lending program and guiding members through the loan process. We're seeing the positive impact these loans are already having for our members and their businesses."*

**Brian Sherrick, President of Ideal CU**

*"Ideal Credit Union has been instrumental in helping my business grow. As a member since 2014, I've appreciated how Ideal Credit Union understands the needs of small business owners. Recently, I was able to expand my weight loss and chiropractic services business, My Health Solution, to a new location in Stillwater. Ideal Credit Union's small business loan services were personalized and practical for my business. Now I'm offering more health services to my community. I couldn't have done it without Ideal Credit Union."*

**Dr. Erik Carlson, My Health Solution / Stillwater, MN**

Visit [idealcu.com/sba](https://idealcu.com/sba) to learn more about Ideal CU and SBA Loans.

Approved by SBA to provide 7(a) loans.



**Josh Anderson**  
Senior Business Relationship Specialist  
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Visit us online at [idealcu.com/business-banking](https://idealcu.com/business-banking)

**ideal credit union**

NMLS# 401783  
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# Find Answers Quickly with IDA

At Ideal Credit Union, we're committed to innovation, providing our members with the most convenient and efficient banking experience possible.

IDA, short for Ideal's Digital Assistant, is available 24/7 to assist with all your banking needs.

## Experience the Future of Banking

Our AI-powered digital assistant, IDA, understands your needs and provides tailored solutions to your banking queries.

In chat and on the phone, IDA can assist you with a wide range of tasks, including:

- Checking account balances
- Making loan and mortgage payments
- Transferring money between accounts
- Providing transaction history
- Offering help with hours, locations, ATMs & more

## Smart Transactions Made Easy

IDA's new features are helping with many different types of transactions. Whether you need to check balances, make payments, or transfer funds, IDA makes these tasks quick and hassle-free.

To safely access your account through IDA, visit [idealcu.com/ida](https://idealcu.com/ida) and follow the authentication steps.

## Our Commitment to Personalized Service

While IDA enhances our service offerings, we understand some situations require a human touch. Our contact center remains available during regular business hours. You can easily request a transfer to a live agent if needed.

Should you have any questions, feel free to reach out to our Member Support team.

For more information about IDA and its benefits, visit [idealcu.com/ida](https://idealcu.com/ida).

# SERVICE UPDATES

## Mark Your Calendar for August 6th! Join Us For Our Member Community Event

### Stop By Our North Saint Paul Office on August 6th from 11:00 AM to 1:00 PM for Food, Fun, Prizes and Celebration!

Ideal Credit Union is excited to celebrate YOU this August at our Member Appreciation Event! We will be serving lunch from Aesop's Table with fun giveaways! All are welcome and you do not need to be a member to win.

#### Join Us:

August 6 | 11:00 AM to 1:00 PM

2401 N. McKnight Road

North St. Paul, MN 55109



\*No purchase necessary. Limit one (1) entry per person. Eligibility: 18 years of age and older for Grand Prize Giveaways; 17 years of age and younger, and registered by a parent and/or guardian for Bucky Bear Youth Giveaways. Non-member entrants must be Minnesota or Wisconsin residents and, upon winning, will be required to open a Share Savings account at Ideal Credit Union before receiving any cash prize. Random drawings will be held and announced on social media and [idealcu.com](https://idealcu.com) no later than 5:00 p.m. CDT on August 6. Winners will be notified by email or phone either the same day or the following day. Prize winners will also be announced on Ideal CU's website, Facebook, Twitter and Instagram pages. Offer excludes Ideal CU employees and accounts on which an employee is joint. Promotion excludes Business Members, Board of Directors and Supervisory Committee Members. Cash prize winners must not have caused a loss to Ideal CU.

### Skip the Line & Register Online!

Enter to win our Member Appreciation Giveaways! Once you submit the contest form, you are registered for our giveaway. There is no need to verify registration in person on the day of the event. Simply come and enjoy the food and fun!

#### Cash Giveaways\*

We will be drawing ten \$250 cash prize winners after the in-person event. Register online by August 6 at 1:00 PM or at the booth at the event!

#### Bucky Bear Youth Giveaways\*

We'll also be drawing ten \$50 youth prize winners (17 and under) after the in-person event. Register online by August 6 at 1:00 PM or at the booth at the event!

### Support for Local Food Shelves

We encourage you to bring any non-perishable food items or gently used coats and accessories to donate during the events. Together, we can make a positive impact and lend a helping hand to those who need it most.

Learn more and register at:  
[idealcu.com/communityevents](https://idealcu.com/communityevents)

# UPCOMING EVENTS

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## In-Person for Realtor Lobby Days

Join us for Realtor Lobby Days, an in-person event designed to be your one-stop resource for buying or selling a home. Visit our Woodbury, North Saint Paul, Eagan or Hugo branches between 11am and 1pm on the scheduled dates to connect with Ideal CU loan officers and local realtors.

During the event, you'll have the opportunity to engage with Mortgage Loan Officers and area Realtors who can answer your questions and help you make informed decisions for your next home adventure. We'll provide refreshments and treats, as well as the chance to win exciting prizes.

### Upcoming Realtor Lobby Days

**Friday, August 2nd / Hugo**

Joy Erickson & Faith Waters, Edina Realty

**Tuesday, August 6 / North St. Paul**

Kassie Rinnet, Servion Realty

**Friday, August 16 / Woodbury**

Rachel Scarella, Edina Realty

**Wednesday, September 11 / Eagan**

Victor Bradford, Engel & Völkers

**Friday, September 20 / Woodbury**

Rachel Scarella, Edina Realty

**Thursday, September 26 / North St. Paul**

Kassie Rinnet, Servion Realty



**NORTH ST. PAUL REALTOR LOBBY DAY**

## Ideal CU Celebrates 10-Year Anniversary Of Name Change & Earning Top Forbes Ranking

Ideal Credit Union celebrated two big milestones in June: It's been 10 amazing years since we changed our name from Postal Credit Union to Ideal Credit Union, AND we were voted Forbes #1 Best-in-State Credit Union for the second year in a row!

We celebrated in our branch locations by providing cupcakes for members who stopped by.

### 10-Year Highlights

**June 2014:** Postal Credit Union officially changed its name to Ideal Credit Union.

**September 2015:** Ceremonial groundbreaking held for the new Inver Grove Heights branch location.

**December 2016:** Ideal Credit Union opened the first credit union in Stillwater, MN.

**January 2017:** Merged with Employees First Credit Union.

**October 2018:** Digital Banking platform launched, offering enhanced security and upgraded features.

**March 2019:** The "Live the Ideal Life" billboard campaign debuted, featuring Ideal Credit Union members.

**August 2021:** Introduced Glia Digital Member Service platform to enhance member service.

**June 2022:** Ideal CU named among America's Best Credit Unions by Forbes.

**June 2023:** Launched IDA, An AI-powered assistant for member service.

**June 2023:** Ideal named #1 Best in State Credit Union by Forbes.

**June 2024:** Ideal CU celebrated its 10-year anniversary and was named #1 Best-in-State Credit Union by Forbes.



**IDEAL CU STILLWATER BRANCH STAFF**



## HOLIDAY HOURS

### All Offices Closed:

Monday, September 2, 2024  
Labor Day

Monday, October 14, 2024  
Indigenous People's Day

Monday, November 11, 2024  
Veteran'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

## 7 Month Certificate Special

### 7-MONTH NEW MONEY CERTIFICATE SPECIAL

# 5.00% APY\*



1: APY = Annual Percentage Yield. The Annual Percentage Yield assumes interest remains on deposit until maturity. Rates subject to change at any time. Open with a minimum of \$500 from sources outside of Ideal. If combining with existing funds deposited at Ideal, a minimum of \$10,000 in additional new money is required. Interest begins to accrue on the business day you deposit any non-cash item (for example, checks). Interest is compounded and credited on a monthly basis. A penalty may be imposed for early withdrawal. Certificate Special is available as a traditional or IRA CD.



Insured by NCUA

